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S. D. WEISSMAN, Trustee  
National Association of Life Underwriters

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**We believe that a happy, prosperous agency organization is of vital importance to the success of a company. And we will continue to do everything in our power to keep our field associates happy and prosperous.**



*Over \$700,000,000.00 insurance in force.*

**FRIDAY, OCTOBER 28, 1949**



## Five-year-old going to college

He's the one at the right next to the school traffic patrol. Probably have a little difficulty in freshman English. And not quite heavy enough for the freshman squad. But the fact is, his father started him on the way to college two years ago. That's when dad took out the Endowment Policy that will pay for little Joe's education.

His father started by saying, "I'd like to see him go to my old school *if* we can afford it when he's ready for col-

lege." And then after a time, it dawned on dad that there were too many *ifs*, that the thing to do was take the *ifs* out of son's college education and make it a sure thing.

That's one of the wonderful things about Endowment Policies. They help take the "ifs" out of the future. For Endowment Policies are really a form of savings—but *guaranteed* savings. The moment you sign an Endowment Policy, the full face amount of the policy is added to your estate, even though you might not live to complete the payments.

Endowments are the practical way to build for the obligations and de-

ferred pleasures of the future. They offer a systematic savings plan without the "ifs" and "maybes." For Endowments are *sure* as only Life Insurance is sure.

\* \* \* \*

Your Union Central Agent has a plan to meet every life insurance need. He has contracts ranging from Non-Convertible Term, the lowest premium policy of all, to Single Premium Endowment, the highest. Through these modern, liberal policies, he can provide the finest possible life insurance coverage for applicants from birth to age 65, inclusive.

**The Union Central Life Insurance Co.**  
CINCINNATI, OHIO

## Finds Downtrend in Applications, Rise in Term Disturbing

### Zimmerman Cites Develop- ments in the Business That May Be Causes

Charles J. Zimmerman, associate managing director, has advised member companies of L.I.A.M.A. of three important trends discovered recently. Mr. Zimmerman pointed out that research has disclosed:



C. J. Zimmerman

That there has been a downward trend in the number of life applications in each of the first six-month periods since 1946 for nearly all company groups.

That there has been an increase in the size of application in ordinary companies since 1948.

That in a study done outside the L.I.A.M.A. it was shown that in 1946, 16% of the total ordinary business of 50 companies reported on was term insurance. In 1948, 24% of the total ordinary business was term insurance. All but five of the 50 companies had more term insurance in 1948 than in 1946.

#### Situation Called Disturbing

Two of these trends—the decrease in number of applications submitted and the increase in term insurance—are disturbing for their effect on agency expense and agents' earnings and from the standpoint of broad social implications, Mr. Zimmerman advised.

Such factors as inflation and the higher cost of living, increase in unemployment in the first half of 1949, higher taxes and prices and less "discretionary spending power" cannot account fully for these trends, Mr. Zimmerman declared.

"How about the first six months of 1949?" he asked. "Living costs decreased slightly but average size of policy increased. Probably insurance coverage has not yet caught up with increased living costs. If we accept this reasoning, why should there not be an increase in the number of people applying for ordinary life insurance, rather than a decrease?"

Mr. Zimmerman turned to factors within the business which might have an impact on these new developments. He cited these points:

Better selection of better men, better training of these agents, greater emphasis on quality prospecting and quality business, stress on programming, estate analysis and advanced underwriting—all of these result in the agent working in a higher income market.

#### Agents Concentrate Efforts

Agents, because of their training and emphasis on programming, are doing a more intensive job of developing each case.

The tremendous growth of group insurance and growth of pension plans both in number of cases and in amount

(CONTINUED ON PAGE 17)

## Few Objections to First New York Rules On T.D.B.

About 350 were present at the first public hearing on the proposed regulations for the New York state disability benefits law held in Albany by the Workmen's Compensation Board. Although there were some labor objections and suggestions, there seemed to be general satisfaction with the law and the suggested regulations.

The meeting was much shorter than expected probably due to the announcement of Mary Donlon, board chairman, that she would accept written comments for an additional 10 days. Much more discussion of the rules is expected from the correspondence.

The regulations covered only a part of the act. Most of the discussion concerned aspects of the law which become effective Jan. 1, 1950, such as the assessment of the tax to build up the fund for payment of the disabled unemployed and problems of existing new plans. Statistics, claim handling and definitions, as well as revisions based on the hearing will probably be the subject of another hearing late in November.

#### Some Labor Suggestions

Labor, employers, and insurers were well represented at the hearing. Labor representatives objected to the rule concerning casual employment which, they said, under its present phraseology, would exclude from coverage waiters, longshoremen, bartenders, and employees in construction trades and others where employment is not always on a regular basis.

Labor also objected to the sections relating to the right of an employee to choose whether the benefits under an existing plan are "at least as favorable as the minimum required by the law." Unions object to giving individuals the right to choose under this section and indicated they thought the trend was for unions to speak for the individual.

Considerable discussion was devoted to longshoremen with employers and employees generally dissatisfied with the regulations on that subject although all admitted that it was very difficult to get anything to fit their problem. It is difficult in that field to determine which longshoremen are full time and which are casual. Modifications were wanted but no one seemed quite sure of what form they should follow.

#### Express General Satisfaction

Unions also indicated that when an industry wide plan is in effect and a new employer appears on the scene it ought to be possible for him to qualify under the existing plan instead of having a brand new one. Some employers agreed with this view. A representative of the International Ladies Garment Workers union said existing plans should not be used to permit an employer who has a substandard plan to continue it when the plan is renegotiated. He said that when it was rebargained it should at least equal the minimum benefits stated in the law.

Insurance and employer representatives with few exceptions, expressed general satisfaction with the law and the proposed regulations. Among those who spoke were J. Henry Smith, Equitable Society, who represented the Life Insurance Assn. of America and the American Life Convention; Richard Wagner, Assn. of Casualty & Surety Cos.; Carl Typermass, Lumber Mutual; Joseph P. Craugh, National Assn. of Mutual Casualty Cos.; Michael Murphy, Assn. of New York Mutual Insurance Cos.

## Treasury Men, Life Tax Experts Meet

WASHINGTON—The House subcommittee investigating life insurance company taxation conferred Tuesday with Treasury Department and joint internal revenue taxation committee representatives.

Rep. Lynch, subcommittee chairman, said they discussed the taxation formula, also government negotiations with company representatives, but reached no conclusion. There is no agreement between government and companies, he said. Lynch said no opinion was received from the Treasury regarding the Doughton bill.

Lynch said the present formula would exempt companies from taxation on 1949 income. The Doughton bill, he said, would result in "picking up" an estimated \$45 million revenue.

#### Other Solons Attend

Also present at the conference were Reps. Camp, Gregory, Horan, Reed and Simpson. Also John S. Graham, assistant secretary of the Treasury; Vance N. Kirby, treasury tax legislative counsel; E. E. Oakes, economist, and Russell M. Oram, technical adviser of the joint committee's staff.

Lynch indicated his subcommittee would hold public hearings probably in December.

#### "Only That Far Apart"

The life insurance business and the Treasury Department are "only about that far apart," said Rep. Lynch, chairman of the special House subcommittee on life company taxation, holding his thumb and forefinger an inch apart.

The companies' substitute for the Treasury proposal for taxing life company income would yield an estimated \$38 million revenue, Lynch said after a conference of his subcommittee with company representatives and Treasury officials Wednesday morning. The difference between this amount and the Doughton Bill's estimate is about \$7,000,000, he said.

Lynch expressed the opinion the Doughton Bill will be reported by his committee, "with or without amendment to make it fit a compromise."

## L. A., Up 19%, Leads Big Cities in Sept. Increase

Los Angeles showed the greatest rate of increase in sales for September, 19%, according to L.I.A.M.A. It also showed the largest gain for the nine months, 4%. Chicago was second for September with a 12% gain, although it was off 5% for the first nine months.

Other large cities showed the following results, the first being the percentage figure for September and the second for the nine months: Boston 3 and -1; Cleveland -2 and 1; Detroit 3 and -1; New York, -3 and -7; Philadelphia, 1 and -4; St. Louis 2 and 0.

#### Zone 1 Eyes Examinations

NEW YORK — At the zone 1 commissioners' meeting held at the New York department offices here the most extensive discussion centered around revision in the manual for conduct and calling of convention examinations of companies. Allyn of Connecticut, zone chairman, is also chairman of the commissioners' subcommittee in charge of the manual.

There was some talk about examination of Canadian fraternal.

New York Life will finance a 15-story \$3½ million St. Louis apartment building.

## Ill. Assn. Votes for Representation Based on Local Size

### By-Law Amendments Attest to Solidarity at 25 Year Notch

By RICHARD J. THAIN

PEORIA — The midyear meeting of the Illinois State Assn. of Life Underwriters was the 25 year milestone for that organization, but it was also an important meeting in its own right. Several amendments to the by-laws were passed that demonstrated a unity within the organization that has never before been achieved and promise a solidarity which augurs well for the future of one of the important state insurance bodies of the land.

It is probably not amiss to characterize this meeting as the most fruitful midyear in the history of the association. As in most of the other states which contain big cities, there has in the past been some cleavage between Chicago representatives and the downstaters. The Chicagoans have chafed under by-laws which they felt did not give their group the vote to which they were entitled by virtue of size. The Chicagoans, who represent some 60% of the membership of the association, were permitted only one vote, the same

#### NEW ILLINOIS ROUND TABLE OFFICERS

Chairman—George C. Treadway, New York Life, Peoria.

First vice-chairman—Richard C. Frasier, Great-West, Chicago.

Second vice-chairman—Donald Kissinger, Massachusetts Mutual, Decatur.

Secretary-treasurer—David W. Fairfield, Northwestern Mutual, Chicago.

Directors, one year term—Robert W. Leu, Massachusetts Mutual, Peoria; Walter O. Richards, John Hancock, Springfield; John Dailey, Connecticut Mutual, Galesburg. Directors, two year term—Gerard S. Brown, Penn Mutual, Chicago; E. L. Vinyard, New York Life, Highland Park; Kenneth R. Bentley, Northwestern Mutual, Danville.

as the smallest of the other local associations. The downstaters, on the other hand, have naturally felt that they should guard against Chicago domination. Happily, the new by-laws which are adopted seem to be so acceptable to both sides that actually the two sides are obliterated and the association presents a solid front.

This is not to say that the Illinois association has ever been disorganized. It has been far from it as was demonstrated during this last year when the association captured the Philadelphia award of N.A.L.U. for showing the greatest membership gain of any state association. The same kind of punch which put the Illinois association over the top membership-wise was demonstrated at the fast moving meetings at Peoria which included, in addition to the formal delegate sessions of the Illinois association, also the annual meeting of the rapidly growing Illinois Round Table, a forum of general agents and managers, and a full day silver anniversary

(CONTINUED ON PAGE 8)

## Hedges Spurs Illinois Managers to Examination of Their Problems

Sparked by the irrepressible Bert A. Hedges, native Illinoisan now manager of Business Men's Assurance at Wichita, the general agents and managers convening for a forum during the midyear meeting of the Illinois State Assn. of Life Underwriters, lambasted many of the quota setting practices of



Bert A. Hedges



R. F. Bierbaum

the companies. They agreed that, similarly, many of the quotas set for agents by their managers are equally unrealistic. Mr. Hedges, and several other line-backers at the meeting were vehement in their opposition to the kind of quota system which insists that each year be better than the year preceding. Mr. Hedges termed this kind of quota-setting asinine, pointing out that business conditions change, that territories become saturated and that the great danger of too high quotas is that the man trying to meet the quota, whether he be general agent or an agent, becomes so discouraged when he is falling short of some moon-reaching figure as to be demoralized long before the year is out.

Mr. Hedges started the ball rolling by saying that he changes the quotas for his agents every quarter. He does not believe that a man can keep a quota objective in sight for longer than a quarter, and believes that the quota should be adjusted four times a year to fit actual conditions, to give a man a goal, but to make that goal within his reach. Mr. Hedges sends each man a card, giving him his quota for the quarter and requires that the man send back an acknowledgment of this card.

The question arose as to whether quotas should be based on volume or on premiums. Raymond F. Bierbaum, Mutual Benefit Life, who heads the Peoria managers and who directed the forum, opined that the quota based on volume doesn't take care of proper policy distribution. Most of the others present, however, seemed to base quota on volume, feeling that distribution takes care of itself.

### Rural Managers Predominate

The character of the session made it apparent that most of the managers present operate in rural areas with fairly far-flung territories and with many of their agents decentralized in towns quite some distance from the office of the manager. Perhaps the most widespread of all the agencies represented at the meeting was that of Mr. Hedges, who has men dotted all over the state of Kansas.

Some of the managers indicated very little faith in contests. They have a number of agents who are unaffected by the stimulus of a contest and who go on producing what they want to produce, regardless of what prize is offered. Mr. Hedges, however, feels that contests and competitions between agents is an important stimulus. He said that if a man fails to rise to the lash of personal competition, he pretty well gives him up.

William E. North, manager of New York Life for northern Illinois, said that his psychology is to get his agents working for things they want. According to Mr. North, a man will not work nearly so hard for the things he actually needs as for the gadgets he would

like to have, so that if Mr. North can give him as an objective for writing additional business, the possibility of owning a new automobile or a refrigerator, the man is much more stimulated into action than if he were working for bread or shoes or coal. Mr. North has his men put aside the proceeds from every sixth policy they sell for the luxury item they desire and it is surprising to see how hard the man will work to fill up this extra fund.

### Joint Field Work Concerns

A good many of the managers present do joint field work with their men, either personally or through their supervisors or more experienced agents. Some of those present testified that they permit or encourage the splitting of commissions on this sort of business. At this point, the caution was interjected that the newer man through over-emphasis on joint solicitation will come to lean on the experienced men for the selling job and the experienced men may come to depend on the newer men for prospecting. One general agent said that he has issued a standing offer to his men to go out with them on joint cases if they request it, whether they are older men in a slump or new men who need the training.

On the matter of splitting commissions, several of those present indicated that they do not split commissions in the cases where a supervisor drawing a salary goes out on the case, although the agents are free to agree to split up commissions where an older agent helps a new man. One general agent said the only time he will split a commission with one of his agents is where he not only has to do a good part of the selling, but where he has done the pros-

(CONTINUED ON PAGE 19)

## Wins Three Awards



James G. Ranni (left), general agent New York City of Manhattan Life, walked off with three awards at the company's annual agency conference. He is shown here receiving them from First Vice-president and Treasurer Thomas E. Lovejoy, Jr. The awards were for leading agency in volume and premiums in the Manhattan Club and for leading Division I in the president's trophy event, as well as having largest volume regardless of division.

### Award CLU Diplomas in N.Y.

Diplomas were awarded to 36 men in the area who met the requirements for the C.L.U. designation at the opening meeting of the New York City chapter. Certificates of proficiency were awarded to 10 others.

Dr. S. S. Huebner, president of the American College, was the speaker. Harold Loewenheim, manager for Home Life and president of the New York City chapter, introduced Julian Myrick, chairman of the American College and retired vice-president of Mutual Life, and the chapter officers for the year.

## Company Committee Holds Mail Order Parley at Chicago

The subcommittee on unauthorized insurance of the all-industry committee held an all-day meeting at Chicago Tuesday for consideration of the proposed limited license law for mail order insurers and the comprehensive review of the mail order problem which was prepared by George H. Kline of the New York department and submitted at the Seattle convention of N.A.I.C. There was a thorough discussion of both topics from all angles but no definite action was taken.

Cecil C. Fraizer, general counsel of H. & A. Underwriters Conference, one of the cochairmen of the subcommittee, presided. J. F. Follmann, Jr., Bureau of A. & H. Underwriters, the other chairman, was unable to be present. Others in attendance were C. O. Pauley, managing director H. & A. Conference; Henry Moser and Robert Morris, representing National Assn. of Independent Insurers; A. V. Gruhn, American Mutual Alliance; Ray Murphy and Marcus Abramson, Assn. of Casualty & Surety Companies; P. J. Berry, National Board of Fire Underwriters; W. Lee Shields, American Life Convention; Henry R. Glenn, Life Insurance Assn. of America; M. G. Hubbard, commercial travelers organizations, and Felix Hebert, factory mutuals.

### Hinkle Talks to Trust Men on Marital Deduction

Roland D. Hinkle, Equitable Society, Chicago, addressed the Cook County Corporate Fiduciary Assn. on qualifying life insurance for the marital deduction. Mr. Hinkle emphasized the distinction between life insurance and testamentary trusts, pointing out the ways in which the various types of optional settlement provisions in life insurance contracts would have an ultimate effect in the interpretation of the marital deduction provisions of the 1948 revenue act and its regulations.

Mr. Hinkle dealt in particular with provisions respecting contingent, successive and secondary beneficiaries.

Discussing typical marital deduction clauses, Mr. Hinkle quoted a clause which provided that the widow, during her lifetime, should have the power of appointment in favor of her executors or administrators with respect to payments becoming due under the policy after her death, regardless of the consent of any other beneficiary. This clause provides that if this power is exercised, the interest of all other beneficiaries is excluded and that upon the widow's death, payment to the executors or administrators of any remainder shall be made in a lump sum.

### Little Effect Seen from Boost in Minimum Wage

Life companies expect the signing of the 75 cents an hour minimum wage bill to have little or no effect on their payroll. The changes are expected to affect only a few employees in scattered areas. Personnel men say the usual work week is now under 40 hours and that most weekly salaries are above the minimum standard.

The changes in wage and hour regulations will cause companies to review the duties and salaries of personnel in affected job and salary categories. The regulations, however, will not become effective until January. The new definitions of exempt personnel are expected to have an effect on overtime payments. The new rules raise the minimum for executive personnel to \$55 a week, and for administrative and professional personnel to \$75 a week. The revising of the "exempt" schedules will have more effect than the minimum wage.



## BE A SELF STARTER

For every worthwhile objective that has ever been achieved, many, many other objectives and ambitions, equally worthwhile, have not been realized, *because someone just didn't get started on the job!*

The secret of the achievements of successful men is their ability to get a job started, *to take that first step!*

In your own experience you easily can recall many jobs, important or relatively minor, in which getting started, or taking the first step, was the *hardest part of the job!*

If you aspire to greater achievements, learn to **START NOW**. Feel the real glow of accomplishment when you realize that a job is half done when you have summoned the self discipline *to start work on it now!*

Insurance in Force — October 1, 1949 — \$425,955,779

**COMMONWEALTH**  
LIFE INSURANCE COMPANY  
LOUISVILLE

## K. C. Assn. Out to Diversify N.A.L.U. Official Family

The Kansas City Life Underwriters Assn. has prepared an elaborate set of charts as part of its campaign to get what it believes is a more equitable distribution of National association trustees and officers among the various sections of the country.



J. F. Trotter

One of these is set up to show the approximate picture as of next September, assuming that the vice-president, and secretary will move up the ladder and that the treasurer, as in the past, is re-elected. This chart shows that of the 16 officers and trustees seven are from the northeast section, though on the basis of membership the number would be 4,896. Since five of the seven will carry over next September, the chart indicates that no more would be needed on the northeast's representation to maintain its ratio. On a basis of number of associations, the northeast's quota would be 3.89.

### Northeast Central Situation

Similarly, the chart shows the northeast central section as entitled to 4,032 out of 16 on the basis of membership and 3.39 by number of associations. It has one presumable 1950 carryover and would need three more representatives to get up to the number needed to maintain its ratio by membership and two on the basis of number of associations.

For the southeast, ratio by membership is 2.208 and by associations 3.20. Number needed to maintain ratio, one based on membership and two based on associations, since there will be one carryover.

For the west, the ratio is shown as 2.048 based on membership and 1.61 on associations; none needed to maintain ratio on either basis, as there will presumably be two carryovers.

For northwest central the number needed is given as 1.6 and 2.31 respectively, two needed to maintain ratio on either basis, since there will be no carryovers.

For the southwest the ratios are 1.216 and 1.6, one needed to maintain ratio on either basis, since there will be no carryovers.

### Statement by J. F. Trotter

J. Frank Trotter, Mutual Life, national committeeman of the Kansas City association, states that "we hope through this picture to encourage qualified candidates from areas not fully represented on the board. The southwest and northwest central districts hope to get together on three candidates who will be promoted for election as trustees."

"One candidate will definitely be from the greater Kansas City area (eastern Kansas and western Missouri) and with the other sections of these two districts centering their efforts on the one from the southwest and another from the northern states of the northwest central we believe the council will recognize our position with a favorable vote."

"The principle involved is sound and with the National association well established in all districts of the nation no longer is it necessary to depend on one section for the talent to govern our organization."

Mary T. Gearhart, Columbus, led Ohio State Life in volume in September.

## Illini Celebrate Silver Anniversary



Illinois leaders relax before the silver jubilee dinner during the midyear meeting of the Illinois State Assn. of Life Underwriters at Peoria. From the left are Chester T. Wardwell, general agent for Connecticut Mutual at Peoria, president of the Illinois association; B. J. Stumm, general agent for Northwestern Mutual at Aurora, Illinois national committeeman; Kenneth R. Bentley, Northwestern Mutual, president of the Danville association, and Robert J. Stumm, the son of B. J. Stumm, who is in his father's agency. Mr. Bentley was one of the principal speakers at the concurrent Peoria association sales congress. He became a M.D.R.T. member last year at the age of 27 and, together with other members of Mr. Stumm's far-flung Illinois agency force, elevated that office into first place for Northwestern Mutual for 1948.

### George Hatzes Honored

George A. Hatzes, general agent for Fidelity Mutual at Washington, D. C., was tendered a 10th anniversary dinner by his agency. E. A. Roberts, president, C. L. Pontius, agency vice-president, L. J. Doolin, associate manager of agencies, and A. H. Evans, underwriting officer, were on hand from the home office.

Mr. Roberts commended Mr. Hatzes

for having the leading agency and for being the company's leading producer. A sterling silver plaque was presented to Mr. Hatzes by the members of the agency to commemorate the occasion.

### Juvenile Line Readied

Eagles National Life is ready to issue a complete line of juvenile forms. These include endowments at ages 18, 19, 20 and 21 and juvenile education group.

## Seeks Ban on Agent Advisory Committees as Company Unions

### Nola Patterson Files NLRB Charges Against Five Life Insurers

Mrs. Nola Patterson of Atlanta has filed charges with the national labor relations board accusing five life companies of violating section 7 of the national labor relations act, her contention being that the companies' agents' advisory committees or groups are "labor organizations" controlled and dominated by the companies and that the companies have thus interfered with freedom of the agents in their contacts with the companies on such matters as compensation and working conditions, individually or through collective bargaining representatives.

Companies against which Mrs. Patterson has filed charges are Equitable Society, Mutual Life, New York Life, Northwestern Mutual, and Prudential. She is contemplating similar actions against other companies.

These charges follow substantially the same line as those brought by Mrs. Patterson against nearly 200 companies and company organizations on the ground that they dominated the National Assn. of Life Underwriters and hampered the representation of agents through regular labor organizations. These resulted in the recent settlement agreement under which N.A.L.U. agreed to stay completely out of the labor organization field.

The companies have, of course, denied Mrs. Patterson's latest charges.

### Mutual States Position

Roger Hull, vice-president and superintendent of agencies of Mutual Life, has written to its field force to reiterate the status of its "field underwriters advisory committee." The committee, Mr. Hull emphasizes, "in no sense represents a constituency." The whole purpose is to enable the company to confer with a small group of leading agents and get their individual reaction and judgment on common problems and objectives of the company in the field. There is no element of representation on behalf of any agency or group.

"The whole value of the advisory committee would be destroyed if it assumed any character of collecting and transmitting ideas," Mr. Hull states. "I have repeated these statements at various agency meetings throughout the country and on other occasions, and every advisory committee when selected has been fully informed as to the purpose of such committees."

Mr. Hull goes on to say that any Mutual Life agent is perfectly free to contact any officer at any time by letter, telephone, or personal visit, and that the company's doors are always open to anyone in the field who has a suggestion, criticism or any idea on any subject which might be beneficial to him as an individual representative, to the company, or to the field as a group.

### All Questions Welcome

"I am sure it has been clearly demonstrated not only in agency meetings but in field club meetings and in all contacts with the field that we not only welcome but we urge open discussion and complete freedom of expression on the

(CONTINUED ON PAGE 10)

## Odds and Ends

William F. Lee, CLU, of the Penn Mutual's Joseph H. Reese Agency in Philadelphia:

"All too frequently I remind myself of the little old lady who was the client of an attorney friend of mine. When she passed away it was his responsibility, as executor, to go to her home and make an inventory of all her property. In one package he found thousands of pieces of string, and on the outside was inscribed: 'Pieces of string of different sizes—all too short to be of any use whatsoever.'"

"One of the reasons for continually struggling in the life insurance business is that the mind is filled with pieces of string all too short to be of any use whatsoever. We stretch out for new ideas by reading, and we seek new ideas by talking with the big producers. We go to lunch with fellow-agents and we talk the business all day long. Ultimately our minds are full of many ideas which we are not using."

"What we do not plan to use we must throw away and discard so that our mental houses will not accumulate a lot of odds and ends of string all too short to be used."

• • •

### THE PENN MUTUAL LIFE INSURANCE CO.

MALCOLM ADAM  
President

INDEPENDENCE SQUARE, PHILADELPHIA

## Lasker Award Goes to Research Fund

NEW YORK—The Albert and Mary Lasker award for contributions to the public health of the United States has been made to the Life Insurance Medical Research Fund. The award was received by M. Albert Linton, fund chairman and president of Provident Mutual Life, at the annual meeting of the American Public Health Association.

Highest praise was given the fund. "It is already apparent," the citation reads, "that the activities of the fund not only have served to focus attention on the need for cardiovascular research but also through its grants and fellowship program have given a great impetus to research in both the experimental and clinical fields. The fund has set a pattern for the cooperative support of medical research by private agencies which possesses fundamental social significance for the public health."

## Southern Life & Health Plans for 1950 Conventions

W. R. Lathrop, Jr., vice-president and actuary of Southern Life & Health, visited agencies at San Antonio, Houston, Port Arthur and Tyler, Tex., in connection with the company's plans for conventions next year. Agents from east of the Mississippi will meet at Havana and those from west of the Mississippi at Mexico City next August.

## Thompson with Actuarial Firm; Offers Agency Service

Edward H. Thompson has joined the consulting actuarial firm of Bowles, Andrews & Towne of Richmond and Atlanta, to establish a complete agency advisory service for life companies.

Mr. Thompson's experience includes 20 years with Life of Virginia, where he helped organize and manage the training division. He also served as vice-president and agency director of the Virginia Life & Casualty.

Mr. Thompson is a C.L.U., an associate of the L.O.M.A., and a graduate of the L.I.A.M.A. school in agency management. Services offered by Mr. Thompson including recruiting, selection, training, compensation and supervision.



E. H. Thompson

## Minehan to Speak at Troy

William B. Minehan, assistant secretary of Northwestern Mutual, will speak at the dinner meeting of the Life Insurance & Trust Council of Eastern New York at the Troy (N. Y.) Country Club Oct. 31 on "Insurance for Special Purposes—Business Insurance."

## Dineen to Address LIAMA Meeting at Quebec in Nov.

Superintendent Dineen of New York will speak at the L.I.A.M.A. annual meeting at Quebec Nov. 9-11. About 600 are expected.

Other speakers include Ralph Engelman, general agent Penn Mutual, New York City; Donald B. Woodward, 2nd vice-president, Mutual Life; W. Eugene Hays, general agent, New England Mutual, Boston; and Judd C. Benson, general agent Union Central, Cincinnati, and president of the National Assn. of Life Underwriters.

As an innovation this year, a general banquet will be held Thursday evening, Nov. 10, at which John Fisher, Canadian news commentator, will speak. The dinner is being arranged by the 26 host companies of Canada.

A. Gordon Nairn, executive vice-president Life Underwriters Assn. of Canada, will speak at the combination companies dinner on Wednesday night, Nov. 9. The small companies' dinner, to be held the same night, will have Douglas J. Wilson of the editorial staff of the Montreal "Daily Star," as the speaker.

Directors will convene Nov. 7, and again the afternoon of Nov. 10.

Registrations indicate that more views will attend than ever before. In view of this the Canadian hosts have arranged official entertainment for women guests. In addition, Thursday afternoon has been set aside for sightseeing in historic Quebec City and the surrounding areas.

## NAM CHIEF TO SPEAK

Wallace F. Bennett, National Assn. of Manufacturers president, will address the final day's session.

Mr. Bennett is head of a paint and varnish company in Salt Lake City. C. McN. Steeves, president of Life Underwriters Assn. of Canada, will extend greetings from his association. Onesime Gagnon, Quebec provincial minister of finance, will welcome the guests.

President George Dunbar who is superintendent of agencies of Mutual Life of Canada, will preside.

Cecil J. North, vice-president Metropolitan, past president of the association, will express appreciation to the Canadian companies on behalf of the United States representatives.

The two days prior to be meeting will be devoted to committee and board meetings.

## Hartley Denver G. A. of Mass. Mutual

John R. Hartley, in charge of Massachusetts Mutual's agency at Denver

since August, has been appointed general agent, succeeding W. A. Spencer Jr., general agent since 1922, who has resigned because of ill health.

Mr. Hartley, a C.L.U., joined the company in 1943 at Minneapolis, became an agency assistant at the home office in 1948, and then supervisor of the pension trust planning division.

Fred H. Olds, a member of the Denver agency since 1923, has been appointed associate general agent under Mr. Hartley.

South Coast Life of Texas has gone on a CSO 3% basis. Settlement options will remain at 3%.



John R. Hartley

## Enlarged Valuation Office Activated

NEW YORK—The commissioners committee on valuation of securities at a meeting here "activated" the expanded program for valuing privately placed loans of life companies by adopting a tentative budget of \$150,000 a year and working out tentatively the basis of assessment of domestic companies in the five states that have passed the valuation of securities law.

The committee is selecting three men, senior securities analysts, for a Nov. 1 start, and it is pointed out that there are already on hand 2,500 such loans that must be analyzed and valued by Dec. 1.

The valuations committee office at 61 Broadway is being moved to larger quarters in that building.

## Medical Examiner Is Speaker

SAN ANTONIO—Life Managers Club heard Dr. William Center present "A Medical Examiner's Viewpoint of Life Underwriting."

He spoke of the varying amount of insurance per capita and the lengthening life span since records were first kept by the United States in 1900. He stated that specialists in internal medicine and pediatricians live longer than medical doctors in other lines. He emphasized the fact that many people now die of diseases which were considered diseases of the old.



WE LOVE TO TALK ABOUT THIS BOOK BECAUSE WE THINK THE WOMEN WHO WROTE IT ARE WONDERFUL

—but whether or not you have read it, you'll enjoy this letter from our good friend Horace R. Smith, Asst. Supt. of Agencies, Connecticut Mutual Life Insurance Company . . .

"As is my custom, I have taken an hour to read your current (Oct.) *Management Plans Service* from cover to cover. What particularly prompts this letter is the reading of your booklet 'Together'. This is a masterpiece, and I am very grateful for it. I'm going to tell our General Agents about it. It deserves a place in their libraries. It is a contribution to life insurance literature that will be of permanent value. The wife of every career life insurance man should have an opportunity to read it. I think, too, that the wife of every man who is planning to go into life insurance would profit from reading this book because it would help her to understand about the project her husband is undertaking, and it will prepare her to be more sympathetic in some of the sacrifices she may have to make as he carves out his career. Again, many thanks for your continued fine contribution to our business."

EVERY UNDERWRITER'S WIFE DESERVES A COPY OF THIS BOOK. IT'S A THOUSAND-WATT MESSAGE OF INSPIRATION.



PAUL SPEICHER  
President

THE INSURANCE  
RESEARCH & REVIEW SERVICE  
INDIANAPOLIS



...AT THE BIGGEST SHOW IN AMERICA,  
now taking place in the West. It's a drama you will thoroughly enjoy,  
entitled, "A New Way of Life."

For added thrills, you can participate in this tremendous show in which every act—every scene—is filled with clean, wholesome living. Furthermore, the opportunities in business are far greater today than in the Gold Rush Days.

The billions of new dollars recently invested in Western industries have also produced cultural and social advantages equal to those in other parts of America... in some instances, far superior.

To the head of a family, interested in a permanent move westward, we offer—in our new agency expansion program—genuine, economic SECURITY, plus a NEW way of life.



Why not write us for complete details.

G. A. L'ESTRANGE  
Vice President and Agency Director

The CAPITOL LIFE  
INSURANCE COMPANY

CLARENCE J. DALY, President HOME OFFICE - DENVER

## Plan Courses on Agcy. Management

### 17-Week Round Tables Boosted Nationally: May Start in January

A 17-week round table session on agency management sponsored by the general agents and managers committee of the National Assn. of Life Underwriters is being boosted as a national project and may be taken up by managers groups all over the country.

The programs are the result of pioneering work in the field by O. Sam Cummings, Kansas City Life, Dallas, and R. Barney Shields, Great National Life, Dallas.

Round table sessions have been held in Dallas, Indianapolis and Pittsburgh where pilot courses using the same material were run concurrently so that each group could benefit by the experience of the other.

The tentative plan now is to have the expanded program begin during the third week in January so that sessions will be completed by the end of May, 1950. About 100 pages of outline material have been prepared for the use of discussion leaders. The sessions may last two hours or more depending on local circumstances and may take place in the afternoon or evening. The overall aim of the committee behind the project is to have the round table for each local group tailored to its particular needs, without losing uniformity or getting off the track followed by other groups.

#### Cummings On Tour

W. Thomas Craig, Aetna Life, Cincinnati, is chairman of the committee and is being assisted in promotion by Osborne Bethea, Penn. Mutual, New York City. Managers in many cities have already been contacted. Mr. Cummings will be on a trip through the east during the week of Nov. 7 and his agenda calls for a talk on the new plan at Baltimore on Nov. 8, for the Baltimore and Washington managerial groups; Newark, Nov. 9; New York, Nov. 10; and Cleveland, Nov. 11. Prior to that he will have covered the material with management leaders in many other cities. Preliminary discussions on the subject were held in New York and Newark last week.

Even at this early date some 25 to 35 cities have evidenced great interest in the project. By Dec. 1 it will be definitely known what associations will participate.

#### Topics to Be Discussed

Among the weekly schedule of subjects to be discussed over the 17-week schedule are the following: What is my job as an agency manager? What shall I do about present agents, office and personnel? Where will I find and how may I reach prospects for my agency's contracts? How can I determine which prospective agents should be offered contracts? How can I present the advantages of life underwriting as a career to prospective agents? Who is going to finance this prospective agent, and how? What preliminary information and instructions should I give the new agent? When and how shall I get the new agent into production? How can I implement the basic instruction and training plans which have been provided or which I have set up? What continuing instruction and training can I provide? What supervision can I provide for agents? How shall I select, train and supervise executives and office employees? What sales promotion plans can I employ? How can I maintain high persistency of business? How may I evaluate new business? How can I make my agency profitable to me and my company? How shall I organize my personal time to make a success of my job?

## Condon Committee to Conduct Hearings Soon

The New York state joint legislative committee on insurance rates and regulation will resume hearings within a few weeks, presumably a short time after election.

Among the subjects which the committee says it may give further consideration to, before making recommendations at the next legislative session, are the regulation and taxation of unlicensed insurers; revision of section 212 of the insurance law which relates to limita-

tions on new business, section 213 which concerns expense limitations, and the possible amendment of section 67 on the regulation of stock ownership, interlocking directors, and common management.

Committee Counsel Paul L. Bleakley, Yonkers, is querying interested parties and has requested persons having other subjects for the committee's attention to contact him immediately.

Members of the committee this year are Senators Condon, Republican, chairman; Halpern, Republican, and Friedman, Democrat; and Assemblymen MacKenzie, Republican; Dwyer, Demo-

crat; Reoux, Republican; and Samuel Rabin, Republican.

## Hospital Rates Up Again

WASHINGTON — Group Hospitalization, Inc., has again increased its rates from \$1.10 to \$1.30 per month for single coverage and from \$2.75 to \$3 per family. The special husband-and-wife rate of \$2.50 is discontinued.

Heretofore confined to groups, it has also started writing individuals at rates estimated at 20% higher than group rates and not including maternity benefits. The \$1 enrollment fee will be discontinued.



Coming Soon (after all these years)

## "BETTER Life Insurance LETTERS"

By Mildred F. Stone, C.L.U.

Director of Policyowner Services  
Mutual Benefit Life Insurance Co.

At long last comes an easy-to-use highly instructive guide book that *tells and shows* life insurance people how to write better letters to the public. Common life insurance phraseology, while readily understandable to those in the business, sounds *strangely foreign* to the public — even to the well-educated.

The use of contract jargon and other staid and legalistic expressions in letters to the public is truly absurd. Salesmen in other lines don't do it. Certainly it should be stopped in life insurance — once and for all. This important new book demonstrates *how!*

### The Principles — with Practice Exercises and Specimen Letters for Typical Cases

"BETTER LETTERS" supplies all the essentials involved in writing good letters. It opens by improving the average writer's "letter language", and proceeds rapidly into specific instructions as to how each type of life insurance letter should be written. Brief illustrative practice exercises follow each chapter.

Typical letters, as now often composed, are presented with recommendations (and reasons) for changes that vastly improve them. Recommended sample letters for all sorts of situations are also provided. Throughout every page the emphasis is always on making a good and friendly impression on the reader.

## "BETTER LETTERS" will make *Your Letters* MORE RESULTFUL!

### How about Your Letters???

- Are they fully understood?
- Do they *regularly* convey the favorable impression you intend?
- Are they friendly, effective, *sparkling*?
- Do they do *more than* just supply a base answer?

**Are Your Letters the kind  
the people LIKE to receive?**

Get one "On Approval" Mail This Coupon

Send me on "ten day approval", when ready—  
..... cop. .... "BETTER Life Insurance LETTERS"  
Single Copy \$2.50. ☐ Charge. ☐ Check Attached.  
☐ C.O.D.

Name ..... Title .....

Company .....

Address .....

City ..... (Zone ..) State .....

To the National Underwriter Co., Cincinnati 2, Ohio

## Celler Takes Over FTC Law Survey

WASHINGTON—A survey of state insurance laws by federal trade commission has been turned over to Rep. Celler, in connection with his subcommittee's anti-trust law study. President Truman directed the agency to cooperate with Celler.

Action by FTC on mail order insurance industry trade practice rules has been delayed on account of this survey and the reorganization of the commission.

Latest change in its personnel will be accession of James Mead, New York, who will be sworn in Nov. 16, succeeding Garland Ferguson.

Death of Commissioner Davis deprives the commissioners of the judgment of perhaps the best informed among their membership on insurance matters. Davis presided at the first mail order trade practice conference in Chicago.

The survey covers state anti-trust, fair trade, anti-price discrimination, unfair competition, false advertising, interlocking directorate, etc., laws, as well as those applying to mail order insurance.

Study of these laws with relation to P.L. 15, it is believed, will go far toward

determining FTC jurisdiction in regard to insurance regulation.

The revised schedule of hearings before the Celler anti-trust subcommittee calls for appearance Nov. 28 of Carroll Shanks, Prudential president, and George W. Steinman, Midland Mutual; Nov. 29, F. D. Russell, Security Mutual; Douglas Meredith, National Life of Vermont; S. B. Coley, Durham Life; Nov. 30, John S. Thompson, Mutual Benefit; J. A. Fulton, Home Life; William Montgomery, Acacia.

Hearings were moved up because the subcommittee prefers not to have December hearings.

## McConney Addresses N. Y. Actuaries Club Meeting

More than 125 attended the October joint meeting of the senior and junior branch of the Actuaries' Club of New York. E. M. McConney, president of Bankers Life and first president of the new Society of Actuaries, the speaker, reviewed the history and functions of actuarial clubs and listed a number of business and social problems facing actuaries.

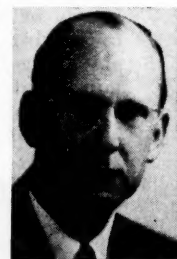
Among these, he said, are the effect on the growth of companies of term business and changes in the geographical location of relatively large segments of the population. The latter has, for example, he stated, had a considerable effect on California companies since the great post-war increase in population there. The increased birth-rate will also have its effect on insurance, he said. Mr. McConney indicated that actuarial research into the problem of future life company investments will also be needed. He noted that public utilities have completed about 60% of their post-war expansion and that they expect to finish it in about three years. New sources for investment outlet will have to be located, he said, and actuarial prognoses will be very valuable. Finally, he urged actuaries to expand their interest in social problems and to apply their investigative and analytical methods to help find a solution to them.

A motion to amend the by-laws and permit women to join the club was unanimously passed. The meeting was handled by the standing committee which included James G. Bruce, Colonial Life; William S. Connell, North American Reassurance; and Milton J. Goldberg, Equitable Society, who served as chairman and toastmaster.

## Dr. Zipf Named Medical Director of Cal.-Western

Dr. Albert F. Zipf of Sacramento has been appointed medical director of California-Western States Life. Dr. Zipf has been city and county health director for Sacramento since 1944.

Dr. Zipf holds B.A. and M.D. degrees from Stanford University. University of Minnesota awarded him a degree in public health in 1940.



Dr. A. F. Zipf

## Southwestern Actuaries Meet

HOUSTON—Support was evidenced at the annual meeting of Actuaries Club of Texas for changing the name to Actuaries Club of the Southwest.

President Paul V. Montgomery opened the two-day sessions, program for which was arranged by Vice-President E. G. Brown. Discussions were led by John Evans, Southwestern Life; Thomas Mott, Republic National; A. F. Mitchell, Great Southern; Jacquelyn Hilger, Southwestern Life; W. C. Murphy, American Hospital and Life; Earle E. Bailey, Great American

Reserve, and Harold Lyons, Pan American. All officers and the executive committee were reelected.

## Hallett Analyzes Social Security Bill

"The greatly expanded social security bill passed by the House two weeks ago cannot be considered apart from pressures all over the country for 'security' in one form or another," James B. Hallett, general counsel National Assn. of Life Underwriters, told Hartford Life Underwriters Assn.

Stating that "such phrases as 'the welfare state', 'the road to socialism', 'the end of free enterprise' are generalities that can lead to confused thinking and don't convince a congressman anyway," he traced the economic and political trends which have changed thinking on social security problems since 1935.

"This new bill," Mr. Hallett declared, "is a partial attempt to solve pressures indicated by current strikes over contributory or non-contributory pensions; it is affected by the dispute over miners' welfare fund on which the payments have stopped; it is affected by the fact that old age assistance payments bring more dollars than old age pensions, and it is affected by the 1950 elections," he said.

## Comparison Favorable

"When we compare this bill with the bills introduced last January, you can see that it is not completely bad. Many of the intelligent changes," he pointed out, "are due to the representations before Congress of the life insurance industry."

"The bill," said Mr. Hallett, "is far from being law. We shall continue our efforts to eliminate those items which we feel are dangerous to the future security of the system because they cost too much and because they are highly susceptible to political abuse."

"One is the increase of wages subject to tax from \$3,000 to \$3,600. This violates the original subsistence level theory," stated Mr. Hallett. "Also, there is the provision for lump sum death benefits on every death. Another is the provision for total and permanent disability benefits."

"Congressmen and their committees," Mr. Hallett concluded, "are honestly seeking information on the legislation they are considering and welcome knowledge of how that legislation will affect their constituents. You must bring your views to the attention of your congressmen."

## Discuss Trust Administration

Life Insurance & Trust Council of Los Angeles held a panel discussion of "How Estates and Trusts Are Administered." All of the 14 participants were bank or trust company men.

## INVESTMENT ANALYST

This man has a college education and 12 years experience in the investment department of a top insurance company. A good personality, top experience and excellent references.

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## Cliff McMillen Concept

In order to be successful in selling life insurance, the agent or broker must be enthusiastic about the company he represents, and be able to properly interpret the company's philosophy, plans, and methods of operation to the prospective buyer.

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No. 41 of a series — No. 40 appeared last week

# SUN LIFE of CANADA

BRANCH OFFICE AND AGENCY SERVICE  
THROUGHOUT THE NORTH AMERICAN CONTINENT

## SALES IDEA OF THE WEEK

### Small Town Agent Sizes Up Job, Organizes Attack

PEORIA—Despite the presence of several large towns within the state, members of the Illinois State Assn. of Life Underwriters in the main are small town agents and that is why the talk at their recent annual meeting which received a great deal of attention was that by H. Gray Hutchison, a young war veteran and Penn Mutual agent, who in three years has built an enviable record in the small town of Maryville, Tenn. Mr. Hutchison in his talk detailed how he has analyzed and organized his work, the two most important operations for the life insurance agent.

When Mr. Hutchison returned from the war to Maryville, he first sized up the life insurance potentialities of his town and estimated that some 2700 persons out of an estimated area population of 51,450 were qualified life insurance prospects for him. He took an objective peek at himself and saw that, although he was born in Maryville and had lived there most of his life, he had been absent continuously from the town for ten years, six of them in prep school and in Harvard and four in the army. He realized he had the dubious advantage of having been away long enough to have lost track of people, but short enough for everyone to remember him as a kid in knee pants who delivered their afternoon papers. He recognized that a remoteness had grown up between him and the community in which he had elected to establish his business. This he overcame by a prestige building job in which the very problem with which he expected to cope proved to be an asset. Most of the home town friends who had known about his going away to school knew in a general way that he had majored in actuarial mathematics and economics and, from various articles in local papers realized that while he was overseas he had been connected with the national service life insurance program in the army. So by 1946, he inherited the reputation of long years of training and experience in the life insurance business.

Then he decided to join as many organizations as he could participate in fully. This narrowed it down to the Red Cross, the Jaycees and the American Legion. He gained invaluable publicity in the newspapers through his activities. At this point, Mr. Hutchinson illustrated on a slide, which he used many other times during his talk, a number of the clippings which recounted his activities in these organizations.

#### Pioneering for Penn Mutual

There had been no regular Penn Mutual agent in Maryville, so that he had the problem next of selling the community on his company. He decided that he would work, first of all, on business men from 35 to 50, reasoning that they had more money now to buy the life insurance which they needed and less insurable time left and because they had needs that offered him more diversified interests as a counselor. He knew that these men afforded more prestige in future dealing with employees or other prospects, who had achieved a lesser degree of success.

He put these executives on reprint service, sending them monthly blotters and copies of national advertising. He sent birthday cards to all prospects and policyholders. He made it a point to deliver every policy sold in person, going over it with the insured and pointing out and explaining the valuable additions to it. He made it a practice to see each policyholder once a year to review his program.

In his community, Mr. Hutchison was isolated by many miles from his

general agent and the nearest Penn Mutual agent. He turned this into an advantage for himself, because this distance forced him to dig his own knowledge out of books. He took the course of material offered by the American College and by 1947 had gained the C.L.U. diploma, building up a library of essential data. This library contained a trade news section, a reference manual section, which contains, among other things, copies of "Who Writes What," the "Unique Manual Digest," "Risk Appraisal," and the D.L.B. Agents Service. There is a prospecting section consisting of various news letters and house organs of the enterprises in his locality. For the past year, he has been L.U.T.C. instructor for Knoxville and has added invaluable textbooks to his library in this way.

The major problem faced by Mr. Hutchison was to get away from the situation where most of the prominent

men thought that \$10,000 was all the life insurance a man should ever own and that an exceptional program was one of \$25,000. He was able to do this through the help of one of his associates in a nearby town, Laurie Pratt, who outlined to him the house of protection talk. Here the agent draws the analogy between building a house and building a financial program for the protection of man's family. The agent points out that the man would not build the house without consulting the proper experts to help him with it. Likewise, he points out, a man cannot build his even more important financial house without help. This leads into a discussion of the man's financial position, enables Mr. Hutchison to ascertain his attitude on assuming family responsibility, stress the importance of income rather than capital type of thinking for the future, the order of importance of the various catastrophes for him and his family, and his ideas as to the best form of property to use in completing his program.

Mr. Hutchison's final problem was that which faces all agents—he had to devise a way of getting himself out of his comfortable office chair and get about making calls. He did this by sending personal letters to almost 99% of the prospects on whom he expects to

call. In the last paragraph of this letter, he commits himself to telephone for an appointment, and so he is forced to get out a prepared telephone approach and ring him up. Referring to the letter gives him something in common to start with. He has found that he usually gets the appointment.

#### John H. Drummond Heads Nola Patterson Organization

ATLANTA—Life Insurance Field Force of America, the agents' group of which Mrs. Nola E. Patterson of Atlanta has been the moving spirit, held its organization meeting here and elected the following officers: President, John H. Drummond, independent, Los Angeles; executive vice-president, G. Lawrence Salley, assistant manager Equitable Society, Tallahassee, Fla.; secretary, John A. Mitchell, Sun Life of Canada, Atlanta; treasurer, L. L. Perry, John Hancock, Atlanta.

Regional representatives, who will serve as a board of directors, include Ralph V. Hudnut, Massachusetts Mutual, New York City; Walter Hinz, Aetna Life, Seattle; M. Haner Reeves, New York Life, Portland, Ore.; M. Kelly Kelso, Equitable Society, Pasadena; and Frank J. Murphy, Mutual Life, Phoenix.

## Speed-Merchant...

Mercury, speedy messenger of the Gods, would be run ragged trying to deliver The Prudential message to the millions of people that the Company's advertising program reaches.

Two coast-to-coast radio broadcasts—the Jack Berch Show every Monday through Friday, The Prudential Family Hour of Stars every Sunday—enter 9,000,000 homes a week the country over. Full page advertisements appear in leading national magazines whose combined monthly circulation totals over 24,000,000 persons.

Prudential Representatives and Brokers find that this consistent, week-in and week-out advertising smooths their way because the Company and the services of its representatives are known—and accepted.



## THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

a mutual life insurance company

HOME OFFICE, NEWARK, N. J. WESTERN HOME OFFICE, LOS ANGELES, CALIF.

## President's Month on at Franklin

During November Franklin Life agents will participate in a sales drive honoring the birthday of President Charles E. Becker, which is Nov. 13. November is always the highest production month of the year and it is expected that a new record will be set.

Patterned on Mr. Becker's initials, the theme is "Collect Extra Bucks" during the president's birthday drive. Emphasis is on the sale of the com-

pany's three new family income programs recently introduced.

### Plan Round Table Course

At a luncheon meeting of General Agents & Managers Assn. of Northern New Jersey at Newark, N. J., plans were made for a round table agency management course, which will start early in January and run for 17 weeks. It will be limited to 30 general agents and supervisors.

At the November meeting O. Sam Cummings, Kansas City Life, Dallas, will be the speaker.

## Representation Change Voted in Illinois

(CONTINUED FROM PAGE 1)

sary sales congress sponsored by the Peoria association.

The attendance was held down a bit by driving rains which blanketed most of the state on the opening day of the convention and prevented some of those who were driving from attending as they had planned. This, however, was more than made up by the infusion of great numbers of local members of the busy Peoria association, which brought the crowd for many of the events up to near capacity.

The delegate body was able to accomplish reforms that had been pending for several years and to iron out what could have been a delicate situation with amazing unanimity of opinion. The by-laws were amended, after due discussion, to permit delegate representation according to the size of the membership of the local association. This is patterned after the membership apportionment of the National association. The new apportionment system means that Chicago will have up to one-third of the vote in association affairs. This is a compromise that apparently had the support of both the large city and the smaller town people alike, and was greeted as a more realistic method of apportionment.

The Chicagoans have wisely never attempted to hog the state show and have succeeded in disarming the fears of downstaters in this connection by the very wise course of sublimating local interest to the interest of the state. Chicagoans have always played a strong part in the state association and have not only won honors, but have, in the case of the state legislative program particularly, provided much of the hard, thankless work.

### Now Seven Directors

The number of directors of the Illinois association was changed by amendment to the by-laws from five to seven. The total number of delegates was naturally increased by the adoption of a system of representation according to size of association. Through a by-law change, it was provided that any matter could be passed by a two-thirds vote at an annual meeting. Prior to that the board had the final say in such matters.

The elation over the unity accomplished at this convention was aptly put into words by William E. North, New York Life, Chicago, first vice-president of the association, who rose from the floor to comment that the interests of downstate and Chicago have been melded through the action of the delegate body into one unit and that the occasion was an historical one. It was appropriate that Mr. North should express these sentiments, for, though he offices in Chicago, he manages a territory which embraces many smaller town agencies in northern Illinois.

known taxation and estate attorney from Chicago, K. Raymond Clark, who has faced many life insurance audiences. Mr. Clark advised his hearers to take the marital deduction on the first estate created by death. He went on to describe the pension situation and tied it in with the current strikes over pension provisions. This portion of his talk is covered in a separate story elsewhere in this issue.

The report of the Round Table nominating committee was delivered by Harold H. Hensold, Northwestern Mutual, Danville, the chairman. Others on the committee include Kenneth L. Keil, Penn Mutual, Springfield, second vice-president of the Illinois association, and Leo Rapp, Prudential, Chicago.

This was the first prepared speech Miss Sinton had made since an accident



Lorraine Sinton

deprived her of most of her sight several years ago. She has been back on the job with the Paul W. Cook agency of Mutual Benefit Life, for which she is sales promotion manager. She drew upon her experiences in undergoing many operations for restoration of sight to point up the analogy between conquering near-blindness and selling life insurance. In both cases, she emphasized that the real barriers are not physical, but psychological. She found that once she could overcome her fears, she could get around the crowded streets of the big city. In the same way, she contended, the life insurance salesman has got to overcome the psychological barriers which frighten him when he approaches the door of a prospect. If he goes inside and tells his story, he will pick up new courage and skill.

### Flexibility of Ideas

Miss Sinton indicated that inability to follow trends and adopt new ideas is one of the great enemies of the life insurance salesman. She stressed that younger men in the business should learn to draw inspiration, as well as knowledge, from their elders. She characterized life insurance as giving a man the sense of responsibility while relieving him of the weight of this responsibility.

There were no gaps for want of words in the general agents and managers' forum, not with ebullient Bert A. Hedges at the helm. He leaped into the

## COMPLETE PERSONAL INSURANCE COVERAGE

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"REGISTERED POLICY PROTECTION"

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LIFE INSURANCE  
COMPANY

THEO. P. BEASLEY, President  
DALLAS, TEXAS

## "THE BUSINESS OF THE PEOPLE"

Since 1759, when life insurance was first established on the North American continent, the business has had a steady growth. Wars, depressions, changed legal concepts have slowed progress at times but, despite of them, the business of life insurance, the business of the people, has grown by strides — possibly grown because of them, for men have seen in life insurance the stability no other investment can offer and today there is approximately two hundred billion of life insurance in force.

Because of this stability and the supervisory system under which all life companies operate, life insurance faces the future with utmost confidence. Are you interested in becoming a part of a growing concern? A business whose future is a promise of continued growth? Then you will find it pays to be friendly with



PEOPLES LIFE INSURANCE COMPANY

"The Friendly Company"

Frankfort

Indiana

Telling the  
World!



High grade agents writing quality business have been responsible for our all-time-high average-size policy of \$6355 . . . an imposing record of steady growth. Such a record must be well deserved. See for yourself the reason why. Write now for details.



For particulars write to WM. D. HALLER,  
Vice President and Agency Manager

UNITED  
LIFE AND ACCIDENT  
INSURANCE COMPANY

Concord, New Hampshire

### ILL. ROUND TABLE

Presiding as chairman over the annual meeting and luncheon of the Illinois Round Table was Nathan H. Weiss, Mutual Life, Chicago, who provided an eloquent and sincere background for the two speakers. Mr. Weiss announced that there were 101 members of the round table in its fifth year of existence. He presented corsages to Margaret H. Becker, executive-secretary of the Illinois association, to Joy M. Luidens, executive secretary of the Chicago association, and to one of the two speakers, Lorraine Sinton, Mutual Benefit Life, Chicago. This was not the only time that the two executive secretaries were presented orchids, literally and figuratively. At every session, honor and thanks were given to Miss Luidens, and particularly to Miss Becker and to her assistant, Marilyn Griffith of the Illinois and Peoria associations, for preparing the successful meetings.

The other speaker at the Illinois Round Table meeting was the well-

Assurance at Wichita. It is impossible for any meeting to drag with Mr. Hedges at the helm. He leaped into the problems faced by general agents and manager and, with the help of Raymond F. Bierbaum, Mutual Benefit, president of the Peoria general agents and managers, who presided at the session, called on almost every man at the meeting for expressions of opinion on a wide variety of subjects.

A discussion of some of the concerns of the managers' panel is treated more fully elsewhere in this issue.

The cocktail hour preceding the silver jubilee banquet was a credit to the town of Hiram Walker.

Headline speaker at the banquet was Judd C. Benson, Union Central, Cincinnati, president of N.A.L.U., who declared, "There are forces at work in Washington which are actively opposed to private insurance because it is proof of the workability and soundness of the American economic system. As long as life insurance lives it will gall and defeat these people," Mr. Benson said. The N.A.L.U. president regarded as singular and shocking the discovery that life insurance stands somewhat alone as far as active support of the competitive system. He indicated that there are many millions who give the system passive support. He charged his hearers with the responsibility for impressing policyholders, who represent the best of the citizenry, with the fact that the temptations are to consume the American inheritance. He said that the agents should drive home to their policyholders that another issue of government bonds does not pay the bill but merely increases the obligation.

Mr. Benson prefaced his serious role with a light introduction in which he described himself as being assistant to the toastmaster. He demonstrated his name-remembering prowess by going around the room identifying many ladies whom he had met for the first time that day.

Toastmaster at the banquet was the president of the Illinois association, Chester T. Wardwell, Connecticut Mutual, Peoria, who demonstrated that he was equally deft at handling this occasion as when presiding at the state association meeting he steered the session successfully through several threatened parliamentary impasses.

#### Axelson Reviews History

Mr. Wardwell called upon Charles F. Axelson, Northwestern Mutual, Chicago, a past president of the Illinois state association, to outline the 25-year history of the state association. Mr. Axelson for many years has had a hand in guiding the legislative work of the state association and, since its inception in 1925, has missed only two annual meetings.

Mr. Axelson recounted that the first informal association in Illinois was



C. F. Axelson

formed in 1863 at Chicago, re-formed in 1869, and moulded into the Chicago association in 1888. In 1925, it was decided to organize a state association, following the lead of several other states. Chester O. Fischer, who is now vice-president of Massachusetts Mutual Life, was the first state president.

Mr. Axelson said the Illinois association has always been able to put over the bills it has backed for the good of the public and to defeat the bad measures. He recalled that 25 years ago very few life insurance men in the state knew any men in towns other than their own, except for a few who were with the same company. He called the Philadelphia award to the Illinois association the climax of 25 years of dynamic membership policy.

Representing the state insurance department in place of Director Hershey,

who was unable to be present, was James W. Ross, deputy. Mr. Ross was a natural choice because he is a former life insurance agent and had worked with Mr. Axelson on the legislative committee of the state association back in 1935-36. John Powell, actuary of the Illinois department, was also on hand.

Telegrams were read from Mr. Fischer, from Earl M. Schwemm, Great-West Life, Chicago, past president of the state association, who was speaking before the Toronto Assn. of Insurance Agents at the time of the convention. P. B. Hobbs, Equitable Society, Chicago, was unable to be present because of the illness of his wife, and Lynn S. Broadbudd, Guardian Life, another past president, telegraphed his regrets.

#### SALES CONGRESS

The silver anniversary sales congress of the Peoria association played before a packed house with E. W. Kersten, Equitable Society, doing a nimble job of presiding.

Kenneth R. Bentley, youthful war veteran and agent for Northwestern Mutual at Danville, and a member of the Million Dollar Round Table, declared that a man can sell life insurance to a fellow who doesn't really want it, or he can show the prospect the problems that the prospect really wants to solve and sell the insurance for keeps.

Mr. Bentley in describing why he loved the life insurance business, asked what other business there would be in which a man can take off whenever he wishes. He said that every Thursday evening he has a prospect or customer and his wife in for dinner as part of his prospecting program.

Mr. Bentley, whose disarming, youthful, naive beliefs his tremendous sales success, employs the example method of selling. He has recently come to see life insurance which he has placed go into action and he never fails to mention these instances to his prospects. Obviously a devoted family man himself, from his descriptions of his charming wife and children, Mr. Bentley stresses in his interviews the ties and tenderness that make up family life and appeals to the decency of the prospect and his obligation to provide for his loved ones. By some more sophisticated standards, Mr. Bentley's approach might be considered "sentimental," but it obviously works wonders for him.

Sis Hoffman, Union Central, Cincinnati, likewise a M.D.R.T. member, described the quality prospecting operation through which she deliberately pursues large cases on important personages. She has never practiced anything even close to cold canvass. She has striven to see fewer people each year and yet to build a stronger clientele and greater volume and has succeeded in this refining process. She will take referred leads only from highly respected sources and from each client or prospect will take only one name—and that only if she is sure she can see the referred prospect. Then she reports back to the person who originally gave her the name to let them know of how she made out and to give them a sense of joint responsibility with her for spreading life insurance.

#### Sis Aims for Big Game

Mrs. Hoffman long ago found that the policies she wrote were either for \$10,000 or \$50,000. Right then she decided on making her centers of influence of the highest type. She never hesitates to quote substantial premiums, having ascertained in advance that the prospects to whom she talks can afford them and are used to talking big money. She feels that frequently life insurance agents

(CONTINUED ON PAGE 17)

## GUARDIAN'S PREFERRED RISK POLICIES

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## EDITORIAL COMMENT

### Importance of Observation

If a young man starts in insurance, what special capacity of his makeup should he develop? That is often asked. Insurance is a hard working business requiring steady toil. Insurance requires day by day study of industry, careful planning, and watching how the wheels go round. Perhaps after all a young man should develop his quality of observation more than any other. He should be most careful and see and study those activities that seem to him to be very important and very basic.

He should keep his eyes open and see what successful men in the business do and how they do it. He should keep lodged in his mind results of many observations. He can learn much by finding out what processes are involved, what is the best way to do something, how to get the best results and what traits men higher up possess that seem very important in the enterprise in which they are engaged. Alertness in observation is a most desirable characteristic for young men.

### Positive Approach to the NSLI Dividend

Displaying great tact and broad-mindedness, the Institute of Life Insurance has employed a positive approach to the public relations problem created for the business by the approaching National Service life insurance dividend of \$2.8 billion. It has pointed out that during the same period for which the NSLI dividend is computed, the life companies have paid almost \$4 billion in dividends to policyholders.

There has been an increasing number of comments to agents and others on the approaching dividend with oblique remarks concerning the dividends paid by private life companies. Because of the low interest earned on investments dividends have been a source of irritation and sensitivity to all life companies. There must have been a natural temptation to adopt a self-centered or apologetic attitude about the dividend. It is doubly impressive that the institute did not succumb.

Some have thought the \$2.8 billion NSLI dividend extremely high compared to the dividend record of the private life companies. On the contrary, despite unfavorable circumstances including the war which resulted in almost half of the total assets of life insurance being invested in low interest earning government bonds, the dividend record of life companies is something to be proud of.

Basically the dividend arises from the fact that the mortality table used to compute NSLI premiums was for standard risks while those who entered the armed forces were far above the average. Mortality was much better than anticipated. In addition, between 80% and 90% of death claims on NSLI have been construed to be war-caused or service-connected and have been paid out of the general treasury and not by

NSLI. But the premiums of those on whom death claims were paid were not transferred to the treasury; they were held in the fund. NSLI funds increased in value at 3% interest, much higher than the rate on government securities available to the life companies. Finally there were no expenses of operation or tax payments charged to NSLI.

The savings from all these sources were allowed to increase at 3% interest for periods up to eight years. Over that period the dividend is computed. Life company dividends were paid year by year and gained no such interest. If any comparisons are made by agents to policyholders these points might be brought out. Explanations, however, need not be argumentative. Above all they should not incur for life insurance the disfavor of veterans or their organizations.

Leadership has been shown the business by the positive attitude of the Institute of Life Insurance. Instead of representing the advantages NSLI has over private insurance or emphasizing NSLI's recognized deficiencies, the business has done well, in veteran's jargon, to "sound off" on its own numerous good points.

The public can be taught that NSLI is a subsidy to military personnel and veterans. In reality, it is a "bonus" paid through the medium of NSLI. If it is not a "bonus" then the veterans administration should not be permitted to touch insurance dividends for the purpose of recovering funds owed it by veterans, for nonpayment of various school and other bills, by deducting them from the dividend of the individual veteran. In no way does this "bonus" impugn the dividend-paying record of the life companies.

Support of the Hook report and the Hoover commission's suggestion that NSLI become a governmental corpora-

tion should be continued. Opposition to NSLI in its present form should not be lessened. Protection of men in the armed forces can be achieved by granting them free insurance so long as they are in service. The creation of a corporation might perhaps prevent such results as having the fund a year behind in its dividend payments before it corrects the present eight year lag, the tardy payment of death claims, etc.

Neither the sponsors of NSLI nor its policyholders had in mind that it would

become the vehicle by which more than one-fourth of the ordinary life insurance in force in this country would today be handled by the government. Nor did they think that the government would continue to issue life insurance to a vastly expanded military force with a great rate of turnover, years after the war ended. Such a process is certainly a back-door method to governmentalize almost permanently the insurance of practically every young man in the United States.

## PERSONALS

**Carlton M. Armour**, supervisor of the R. B. Daniel agency of Northwestern National Life at Hutchinson, Kan., has been elected a 33d degree Scottish Rite Mason.

**R. A. Metzger**, vice-president of Union Central Life, has returned from a five-week European trip. He went over by water and returned by air.

**Miss Mildred F. Stone**, director of policyowner services of Mutual Benefit Life was guest lecturer in the course "Women and Their Money" at the New School for Social Research, New York City. She discussed life insurance with the 150 women enrolled.

**Walter L. Curtright**, Prudential district manager at Beloit, prominent in Southern Wisconsin Assn. of Life Underwriters, has been elected district governor of Lions International. He was honored at a dinner at Beloit sponsored by the local club and attended by several state and international officers.

**Grant L. Hill**, vice-president and director of agencies of Northwestern Mutual Life, has been elected a director of Better Business Bureau of Milwaukee.

A luncheon was tendered **E. M. McConney**, president of Bankers Life of Iowa and president of the Society of Actuaries, by Equitable Society during his recent trip to New York to address the Actuaries' Club of that city. A number of executives of New York City companies were present.

**Herbert B. Thompson**, director of the life and fraternal division of the Michigan department, has two entries in the Greater Lansing community art show. Mr. Thompson, who has made an avocation of painting for a number of years, has won much favorable comment for his oils, a self-portrait and a study of a staircase.

**Erwin S. Maurer**, Omaha manager of Prudential, marked his 30th anniversary with the company.

**C. Gale Baker**, general agent of Pacific National Life at Boise, has been appointed honorary state chairman of the Idaho USO.

**Lincoln Cocheu**, insurance director of the Chicago regional office of the veterans administration, is convalescing following an emergency appendicitis operation at the hospital in Elmhurst, Ill.

**Ray L. Short**, Equitable Society, Cedar Rapids, has been elected president of the Nebraska-Iowa district of Kiwanis International.

## DEATHS

**E. A. Dearman**, 77, general agent at San Jose for the past 20 years, and **I. S. McElvaney**, 67, general agent at El Centro, Cal., both with Western Life, died within a day of each other.

**L. I. Conklin**, who spent 17 years in production and field work for Security Mutual Life of Nebraska, died at Denver. Much of the time he spent as home office supervisor. About six years ago he opened Colorado for Security Mutual and had served as state manager since.

**W. J. Moran**, counsel in New York for Travelers, died in a private sanitarium at Stamford, Conn. He was 81.

### L.I.A., Institute May Move Sooner Than Scheduled

The Institute of Life Insurance and the Life Insurance Assn. of America, which did not expect to move into new quarters in New York City until about June, 1950, may be able to move into the Madison Avenue building several months sooner than planned because construction has proceeded so rapidly.

### Dr. Peck Ass't Medical Director of Fidelity Mutual

Dr. John McLelland Peck, medical referee in New York City for Fidelity Mutual for 16 months, has been appointed assistant medical director. He is a graduate of Cornell and the Cornell medical school. He served in the naval medical corps. Later he was resident physician at Brooklyn Hospital and then took up private practice in New York.

### Forum on Estate Planning

A two-day forum on "Estate Planning" from the current tax angle has been arranged by Samuel J. Foosner, attorney and tax expert on life insurance. The first meeting will be held at Camden, N. J., Oct. 29, and the other at Newark Nov. 5.

### Talk on Joint Tenancy

Gifford Alt, attorney, will speak on "Is It Wise to Own Property in Joint Tenancy?" at the October luncheon meeting of the Milwaukee C.L.U. chapter. His firm of Kaumheimer, Alt & Libert represents Marine National Exchange Bank of Milwaukee on trust matters.

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## McKinney Article On NSLI Will Go to Public

PEORIA—In an appearance at the midyear meeting of Illinois State Assn. of Life Underwriters Richard E. Imig, director of association development, announced that N.A.L.U., in cooperation with the Institute of Life Insurance, is planning countrywide distribution in reprint form of an article by Gordon D. McKinney, N.A.L.U. actuary, explaining N. S. L. I. to the public. It is understood that Mr. McKinney in a story which is scheduled to appear in the November issue of "Life Insurance News," describes in the forthright style for which he is noted just what goes in to make up the NSLI dividend and compares in simple terms this type of government insurance and that offered by the life insurance companies. This literature is designed as an antidote to inaccurate articles which have appeared in the public press.

Mr. Imig also told the Illinoisans that N.A.L.U. is laying plans for a grass roots legislative program for the next session of Congress. A nationwide network of Congressional contacts in local communities is envisioned. It is expected that an association member can be found who is a good friend of each representative and senator in Washington, and this man will be assigned the job of explaining the N.A.L.U. attitude over the back fence.

## Minnesota Federation Names C. W. Hall as President

ST. PAUL—C. W. Hall, president of Northwestern Fire & Marine, was elected president of Insurance Federation of Minnesota at the annual meeting.

George W. Wells, Jr., vice-president Northwestern National Life, retiring president, and Ronald M. Hubbs, assistant to the president of St. Paul Fire & Marine, were elected on the executive committee.

Guest speaker was Dr. Laurence Gould, president of Carleton College, Northfield.

Secretary Clyde Helm reviewed the history of the federation and pointed out that four of the first members of the executive board in 1914 are still living and three of them are active in the business. They are Lane MacGregor, Duluth local agent; Wirt Wilson, Minneapolis local agent; C. E. Learned, Jr., St. Paul, life agent, and Byron H. Timberlake, Minneapolis life agent.

Retiring President Wells cited the accomplishments of the federation during the two years he has served as president and stressed its usefulness to all branches of the industry.

## N. Y. Club Hears Orsini

The status of problems surrounding the New York disability benefits law was outlined by L. A. Orsini of the Bureau of A. & H. Underwriters in an address before the New York City A. & H. Club.



S. B. Watkins



A. M. Logan

Shown above are Alexander M. Logan and Stanley B. Watkins, whose appointments as group managers for Massachusetts Mutual at Cincinnati and St. Louis, respectively, were reported in last week's issue.

## Program Given for Selection Men's Meet Nov. 10-12

Advance registrations indicate that more than 350 members and guests will be on hand for the annual meeting of the Institute of Home Office Underwriters at the Edgewater Beach, Chicago, Nov. 10-12. Working sessions will include speakers and discussion periods.

The program will get under way Nov. 10 with the presidential address of N. Murray Longworth, assistant secretary United Benefit Life. Dr. Francis R. Dieuaide, scientific director, life insurance medical research fund, will address the group on "Life Insurance Medical Research Fund and Heart Research." Reports of the secretary-treasurer and committees will follow.

The executive committee and past presidents will be hosts to representatives of companies admitted during the past year at a get-together luncheon.

## Ordinary Round Table

The afternoon will be devoted to the ordinary round table session, conducted by Charles Harris, supervisor of applications State Mutual Life. E. O. Severin, chief underwriter American Hospital & Life, will present a paper on "Underwriting Military Personnel." "Underwriting Waiver of Premium and Double Indemnity Benefits" will be presented by Harold A. Munson, Guarantee Mutual Life. The remaining time will be devoted to an open forum.

The second morning will be in charge of Ernest F. Brewer, assistant secretary Republic National. Holgar J. Johnson, president Institute of Life Insurance, will speak on public relations. J. E. Morrison, underwriting executive Great-West Life, will give a paper on numerical underwriting, followed by the auditing committee report.

## Industrial Sessions Nov. 11

The industrial session will open the afternoon of Nov. 11 in charge of Herman S. Lindy, vice-president Delta Life, New Orleans. Dr. Albert Irving, medical director Commonwealth Life, will speak on medical underwriting of industrial business. J. H. B. Peay, Jr., assistant secretary Life of Virginia, will be in charge of the industrial case clinic, which will be followed by an open forum.

The third day will open the ordinary case clinic conducted by Mr. Harrison. The meeting will be concluded with announcements by the newly elected president.

## Cont'l American Boosts Dividends 8 1/2%

Continental American has adopted a new dividend scale effective Jan. 1. In the aggregate, the new scale increases dividends to policy holders about 8 1/2%. Because of the growth of the company, 1950 dividends will exceed 1949 by more than 16%.

For the first time a dividend will be paid at the end of the first policy year.

The new scale produces dividends in the early years generally larger than the old scale. Exceptional increases have been made in dividends on term policies, at some ages up to 100% greater.

Interest on options is continued at 3%, 2 3/4% being allowed on accumulated dividends.

## Signs Clarifying Bill

President Truman has signed H.R. 5268, which among other things makes it clear that employer contributions to pension trusts set up before Oct. 21, 1942, the effective date of the 1942 revenue act, will not be considered income to employees in the year of payment, even though such trusts are not qualified under section 165(a) of the internal revenue code.

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## AMONG COMPANY MEN

### New York Life Promotes Martell, Judson, McLellan and Abbott to New Posts

Grant A. Martell has been appointed assistant treasurer of New York Life. He has been manager of the investment department.

Everett G. Judson, former assistant manager, was advanced to manager of the investment department, and James H. McLellan, former senior analyst, was named assistant manager.

John M. K. Abbott of the public relations department has been made an executive assistant.

### Bailey, Fralick in New Posts

Paul M. Bailey, formerly actuary of

Great Eastern Mutual Life of Denver, and William W. Fralick, formerly with Lincoln National Life, have joined the actuarial staff of Security Life & Accident of Denver.

Coates, Herfurth & England have been retained as consulting actuaries.

William C. Neu, assistant actuary for 3½ years, is in charge of the actuarial department.

### June Wood to Pioneer Amer. as Agency Director

June Wood, formerly Ft. Worth general agent of Reserve Loan Life, has been appointed agency director of Pioneer American of Houston.

Mr. Wood entered life insurance in 1939 and, after three years in the field as an agent, went into agency work.

## Woodson State Life Executive V.-P.; to Head It in 3 Years

Benjamin N. Woodson, has been named executive vice-president of State

Life of Indianapolis and a member of the board and of the executive committee, effective Dec. 1.

Mr. Woodson went to Louisville as vice-president of Commonwealth Life in 1944 after having been for eight years with L.I.A.M.A. He was assistant manager when he left. In 1945 he was elected executive vice-president of Commonwealth. He has spent his entire business lifetime of 22 years in the life insurance business, and is widely known as an executive, speaker, author, and management authority. He has served on numerous committees and directorates in the life insurance field, and is presently a member director of the Life Insurers Conference and of the Life Underwriter Training Council, of which he is also vice-chairman.

Commenting on the appointment, President R. E. Sweeney of State Life said, "As executive vice-president Mr. Woodson will be chief administrative officer of the company. I plan gradually to relinquish the general management of the company to Mr. Woodson, who is slated to succeed me as president when I become chairman of the board, within the next three years. I am proud to bring into our company a man whom we regard as one of the outstanding younger executives of the life insurance business."

Starting in the life insurance business in Omaha and spending three years there, Mr. Woodson then joined the home office of Mutual Trust Life where he became western regional agency director.

In 7½ years at L.I.A.M.A., Mr. Woodson served as consultant, director of service, and finally as assistant manager. He was director of the agency management schools for the last six years he was with the organization.

Early in 1947, Mr. Woodson was appointed special assistant to the Secretary of War to assist in reorganizing and streamlining the army's recruiting services. He spent four months full time on this assignment and continued his activities on a part-time basis for a year thereafter. He remains connected with the department as Kentucky civilian aide to the Secretary of the Army.

He is the author of numerous books and papers on selling and agency management, including such Research Bureau publications as "The Trainer's Manual," "Building New Organization," "Planning for Personal Progress," "Life Insurance Looks Ahead," "You Sell Easier Terms," etc.

He was the originator of the chassis plan, and of the dollar-a-week presentation now used as basic training by more than 50 life companies. He originated the "C-L-O-S-E" closing technique now widely used throughout the life insurance business.

### Group Sales Supervisor

J. H. Kavanagh has been appointed group sales supervisor by Metropolitan Life. He will work with F. R. Whelan, regional manager, in New York City and northern New Jersey.

Mr. Kavanagh has been with Metropolitan since 1925 in the group division, most recently as manager of group sales supervision.

He is the son of James E. Kavanagh, Metropolitan vice-president, who retired in 1942.

## Blackmore Sec'y of National of Vt.

Andrew J. Blackmore, acting secretary of National Life of Vermont since August, has been elected secretary. Vice-president D. Bobb Slattery has been named to the executive committee.

Mr. Blackmore succeeds the late Herbert R. Pierce who occupied the post from 1936 until his death last Aug. 4.

Mr. Blackmore, who joined the actuarial department in 1921, was named assistant secretary in 1946. Before that he was assistant actuary for nine years. After three years in the navy he returned to Wesleyan University to graduate in 1920. The following year he taught mathematics in the New London, Conn., high school. He is an associate in the Society of Actuaries.

Mr. Slattery joined National Life in 1940 as assistant to the agency vice-president, later becoming director of



B. N. Woodson



A. L. Blackmore



D. B. Slattery

agencies, superintendent of agencies, and last July became a vice president. He was previously with Penn Mutual. He is a graduate of Southeastern University, Washington, D. C.

## U. S. Life Promotes Winston, Green and Miss Barry

United States Life has appointed A. H. Winston as executive assistant and A. T. Green as assistant controller. Miss Loretta R. Berry, formerly assistant manager of the accounting department, has been advanced to administrative assistant to the controller.

Mr. Winston will work closely with President Richard Rhodebeck and Executive Vice-president E. J. Moorhead.

Becoming an agent in 1937 after graduation from St. Lawrence University, Mr. Winston was agency assistant at the home office 1939-1941 and manager in Cuba from 1941 until now.

Mr. Green was appointed in 1929 as cashier and accountant for Brooklyn National Life, merged with United States Life in 1935. He was appointed cashier of United States Life in 1936 and manager of the accounting department in 1946.

## Metropolitan Ups Attorney

George E. Walton, formerly title attorney in the law division of Metropolitan



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tan Life, has been advanced to administrative attorney on the staff of General Counsel Joseph G. Collins.

Mr. Walton joined Metropolitan's legal staff in 1932, following a period of general practice. He was appointed title attorney in 1944 and was made a member of the company's administrative personnel in 1946.

## State Mutual Ups Drs. Beach, Bicknell

State Mutual Life has elected Dr. Carroll C. Beach, Jr., as medical director, succeeding Dr. Hiram F. Amiral,



Dr. C. C. Beach, Jr.



Dr. F. P. Bicknell

who has resigned for reasons of health. Dr. Francis P. Bicknell becomes associate medical director.

Dr. Amiral graduated from Harvard medical school in 1915. After practicing in Boston he joined State Mutual in 1929, becoming medical director in 1935. He served in the army medical corps in both wars.

Dr. Beach is an alumnus of Trinity College, Boston University medical school and New York Medical College. He joined State Mutual last March as assistant medical director after having been with Connecticut General since completing his internship, except for service in the army air corps.

Dr. Bicknell is a graduate of Harvard University and the University of Rochester medical school. After practicing in Swampscott, Mass., with his father, he joined State Mutual in 1939 as assistant medical director.

## J. J. Bergen Mass. Mutual Training Supervisor

James J. Bergen, with Massachusetts Mutual's training department since April, 1948, has been appointed training supervisor.



J. J. Bergen

He helped in producing the company's new audit and programming service. During the year he has visited agencies and conducted schools to train agents in its use.

Mr. Bergen is an alumnus of New York University. From 1931 to 1938

he was manager of the analysis bureau of the former Hall agency of Penn Mutual at New York City. From 1939 to 1948 he was in the training and sales promotion department of Equitable Life Society, becoming senior instructor in charge of the middle Atlantic department.

## Okla. Law Firm Enlarges

Thomas C. Hart, tax counsellor and attorney, has joined the firm of Savage, Gibson & Benefield, Oklahoma City insurance attorneys. The firm name is changed to Savage, Gibson, Benefield & Hart. Wayne B. Snow has been made an associate member.

Leonard H. Savage, one of the heads of the firm, who was recently made president of Standard Life & Accident, also is a director of Tri-State Casualty and Tri-State Fire of Tulsa; Mid-Western of Oklahoma City and Universal Life & Accident of Duncan, Okla.

## POLICIES

### Conn. Gen'l Increases Limits Up to 100%

Connecticut General Life maximum limits on new life and endowment have been increased up to 100%. On term plans, maximum limits at the younger and older ages also have been extended.

Substandard insurance will now be considered up to a maximum of \$150,000. Limit with waiver of premium has been increased from \$100,000 to \$150,000, if the total annual premium does not exceed \$10,000.

Waiver of premium disability and additional indemnity can now be written down to age five.

### Acacia Resumes 3 Plans

Acacia Mutual has resumed the issuance of 10, 15 and 25 payment life plans. The 15-payment plan starts off at age 15 with a premium of \$31.70, which rises to \$45.48 at age 35 and \$97.05 at age 65.

### Family Income Rider Added

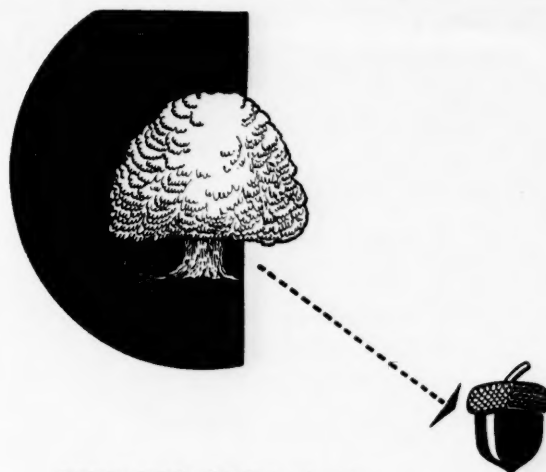
Reliance Life has introduced a family income rider providing an income of \$10 a month for each \$1,000 of basic insurance from the insured's death until the end of the family income period, which is the policy anniversary nearest age 70 of the insured, at which time the basic amount is payable. Premiums are payable to age 65 for ages at issue 20 to 49 inclusive; to age 66 for ages 50 to 54; to age 67 for ages 55 to 59, and to age 68 for age at issue 60.

Also introduced are riders providing \$15 and \$20 monthly per \$1,000 basic amount for periods of 10, 15 and 20 years with premiums payable for 8, 12 and 16 years respectively.

Annual premiums for the family income to 70 plan range from \$13.60 at age 20 to \$19.91 at age 60, age 35 being \$17.87. On the \$15 a month per \$1,000 plan, the premium is \$4.06 on the 10-year basis, ranging up to \$22.34 at age

55; 15-year basis, \$5.80 at age 20 up to \$25.35 at age 50; and \$7.67 on the 20-year basis at age 20 up to \$26.09 at age 45.

Reliance Life also has revised its A. & H. occupational classifications and is now granting double indemnity down to age 10.



**\$100,000,000 In Assets**

**38 YEARS IN BUSINESS**

The September 30, 1949 Financial Statement of the Pan-American Life Insurance Company shows:

**Assets in excess of \$100,000,000**  
**Insurance in Force, \$385,000,000**  
**Capital and Surplus, \$6,846,403**

**A STURDY BACKGROUND FOR CAREER LIFE UNDERWRITERS**

For information address: **CHARLES J. MESMAN** Superintendent of Agencies

**CRAWFORD H. ELLIS**  
President

**EDWARD G. SIMMONS**  
Executive Vice President

**KENNETH D. HAMER**  
Vice President & Agency Director

**PAN-AMERICAN  
LIFE INSURANCE CO.**  
NEW ORLEANS, U. S. A.

**THE GREAT-WEST LIFE**  
ASSURANCE COMPANY  
HEAD OFFICE-WINNIPEG, CANADA

*Your future  
is our business  
Today!*

**LIFE GROUP ANNUITIES  
ACCIDENT AND HEALTH**

## ACCIDENT AND HEALTH

### New Milwaukee Hospital Plan Effective Dec. 1

As a result of the success of the hospital admission plan put into effect in Chicago last December, which has been highly acclaimed by hospitals, insurers and insured, the Hospital Council of Milwaukee, in cooperation with the group writing companies, represented by Health Insurance Council, has worked out a plan for use in that city, which will become effective Dec. 1. It provides a method for hospitals to determine accurately whether a patient seeking admittance has coverage under a group policy and the extent of such coverage. The procedure is considerably less elaborate than that used in Chicago. It merely calls for issuance by the employer of a certificate for the

specific admission of an employee, which the latter will take with him when he goes to the hospital. There would be no filing with the hospital in advance of information concerning group contract.

Two forms have been provided, one to take care of contracts in which a definite amount is allowed for room and board and a second definite amount for miscellaneous hospital expenses, and the second for the form of coverage where an over-all maximum is provided for room and board and miscellaneous expenses combined.

It has been found that in most cases a person knows a week or so in advance if he will require hospitalization. An employee should have sufficient time to advise his employer that he, or one of his dependents is to be hospitalized. On

being so notified, the employer is to fill out in duplicate, sign and give to the employee the "hospitalization assignment form." Then, on admission, the employee turns both copies of the form over to the hospital. The hospital will accept this form as an assignment of benefits and, on release from the hospital, the patient will only be required to make a cash payment equal to the difference between his total bill and the amount of his insurance benefits.

One interesting feature of the Milwaukee plan is the inclusion of the uniform claim blank which has been adopted by American Hospital Assn. on the recommendation of Health Insurance Council and International Claim Assn. It will be printed on the back of the admission form, which will simplify the procedure still further.

### Second Conference Regional at Des Moines Nov. 21

The second of the regional meetings to be held by the H. & A. Underwriters Conference has been scheduled for the Des Moines Club, Des Moines, Nov. 21, for companies in Minnesota, Iowa, Nebraska and Kansas City. An attendance of between 50 and 60 is expected. Dutton Stahl, Iowa State Traveling Men's, and Watson W. Powell, American Republic, are co-chairmen.

The first regional will be held at Cincinnati Oct. 31 for companies in Ohio, Michigan, Indiana and the southeastern section of the country. A meeting is to be held at Dallas in December, one at Chicago, Feb. 13, followed by a group insurance meeting there Feb. 14-15, and others at Boston and Los Angeles later on.

The agenda for these regionals, which may not be exactly the same at all meetings, includes discussion of medical insurance, polio and special diseases coverage, hospital plans, over-age business, legislation and insurance department rulings, including the proposed revision of the standard provisions law.

### Restrictions in Kansas on Use of Binding Receipt

Commissioner Sullivan of Kansas, who some time ago proposed to outlaw entirely the use of binding receipts in connection with A. & H. insurance, has receded from that position but has issued a ruling outlining nine requirements which must be met if they are to be used in his state. Some of these have been modified considerably from the original draft of the ruling so that they are more acceptable to the insurers, including permission for dating the receipts when the premium is paid instead of when the application is taken; changing wording which might have made the good health of the applicant at the time of application the only point to be considered in connection with insurability and the procedure to be followed if policy is not issued within 30 days.

Another ruling which has been a matter of some negotiation concerns payment to be made for listed or unlisted operations in surgical coverage.

The words "registration fee" to indicate initial charge made by the company for writing the policy are barred.

### Sypal Field Supervisor

William Sypal has been appointed A. & H. field supervisor in the agency department of American Reserve Life, Omaha.

Mr. Sypal formerly headed the A. & H. department of a large general agency.

During the war, he served with the air corps in the Pacific.

### Drop N.A.I.C. Committee Rally

The meeting of the A. & H. committee of National Assn. of Insurance Commissioners, originally scheduled to be held at Chicago, probably in October, for consideration of the bill to revise the standard provisions law and possibly the Downey minimum benefit

proposals, has been abandoned, and there will apparently be no meeting of the committee until shortly before the meeting of N.A.I.C. at Galveston early in December.

### H. & A. Conference Issues New Underwriting Report

After two years in preparation, an underwriting report has been completed by the underwriting committee of H. & A. Underwriters Conference. It is an up-to-date A. & H. insurance compilation of diseases and disabilities with a brief description and definition of each. Included are the definition of the condition and the method most companies use for obtaining full facts; the action that many companies take on such cases, and the substantial contents of waivers which many companies have found satisfactory to use.

D. B. Alport, assistant secretary, Business Men's Assurance, chairman of the underwriting committee, under whose direction the report was written, pointed out that the discovery of new drugs and new methods of medical treatment "will tend to eliminate certain diseases as impairments or at least effect cures that will make it possible for an individual's illness to be lessened as to length of disability, severity and remaining effects."

The report is available to any company at \$2.70 per copy.

### Service More Important Than Sale, Utah Assn. Told

At the October meeting of Utah A. & H. Club at Salt Lake City, Elwood S. Romney, Business Men's Assurance, said insurance should be considered as a game, having certain rules and regulations which should be followed closely, combined with honesty and loyalty to the business itself and to the company represented by the agent. He regards these as fundamentals to success. He stressed the great need of rendering proper service to policyholders, especially after the sale, and said he feels that rendering of service after the sale is more important than the sale itself.

Walter M. Jones, B.M.A., chairman of a special committee appointed to inquire into the legality of newspaper publishers selling insurance, reported that the committee met with the insurance commissioner and it was decided to refer the question to the attorney general.

A. Harry Good, chairman of the educational committee, reported on plans for formation of an A. & H. class under the auspices of the extension division of University of Utah. He recommended that someone from out of the state be employed to conduct the class.

### Has Two New Policies

American Hospital & Life of San Antonio is placing on the market two new A. & H. policies. The "business and professional" policy, which covers accident from the first day and illness from the fourth day, will be sold to AAA and AA risks only. It provides lifetime payments for accident total disability and five years for illness. The second policy, sold to A risks, provides accident coverage from the first day for five years, and illness coverage beginning the fourth day for one year. It is known as the "individual income protection" policy.

### Chicago Women's Roundup

The women's division of Chicago A. & H. Assn. has arranged for a "fall roundup" Nov. 4 at 6 p.m. at the headquarters of H. & A. Underwriters Conference, 176 West Adams street. There will be cocktails and entertainment, buffet and a good fellowship hour.

In charge of arrangements are Miss Catherine Meade, Loyalty group; Mrs. Mary Miller, Employers Liability, and Mrs. Carrie Grae, Hooper-Holmes Bureau.



Just a Minute, Please!

### Agency Builders Wanted



Write in Confidence to Raymond F. Low, President

**AMERICAN RESERVE LIFE**  
Insurance Company  
OMAHA

LIFE — ACCIDENT — HEALTH — HOSPITALIZATION

A QUARTER CENTURY OF SOUND GROWTH

## REINSURANCE

LIFE — ACCIDENT — HEALTH — POLIO

**ALLIANCE Life**  **INSURANCE COMPANY**

Ray E. Button, Reinsurance Director

Chicago

## LIFE AGENCY CHANGES

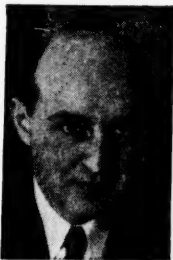
### Continental Names Michaels in Chicago

Continental Assurance has appointed J. Gordon Michaels as manager of the Chicago branch office, its largest production unit, effective Nov. 1. He succeeds the late George Robson.

Mr. Michaels, after successfully operating his own business, entered life insurance in 1941 as a personal producer with Phoenix Mutual in Rochester, N. Y. After a series of promotions, he was made manager of Phoenix Mutual at Chicago. He is a graduate of Union College and the L.I.A.M.A. management school. He is a director of the Chicago Life Underwriters Assn.

The growth of the Chicago branch of Continental Assurance, which serves both agents and brokers, was especially marked in the last few years. At the time of Mr. Robson's death, the office was in the midst of a program to make it a model for Continental offices countrywide. Mr. Michaels and his staff will have as one of their first assignments the completion of that program.

Albert J. Woodward, Phoenix Mutual's supervisor of agencies, will be in charge of the Michaels agency pending appointment of a successor.



J. G. Michaels

### N. W. Mutual Names V. W. Huber at Greensburg

Verne W. Huber, district agent for Northwestern Mutual Life at Fort Atkinson, Wis., has been appointed general agent at Greensburg, Pa., effective Nov. 1. Mr. Huber succeeds the partnership of Koop & Winson, formed in 1940 by Edward J. Koop and Lloyd C. Winson and now being dissolved.



V. W. Huber

Mr. Huber entered life insurance with Northwestern Mutual in 1932, following graduation from Notre Dame University. He has been district agent at Racine, Delavan, and since 1947 at Fort Atkinson. He is a navy veteran. He is a life member of the Wisconsin Leaders' Round Table, and last year produced over a half million. He is a C.L.U.

Mr. Koop became an agent for Northwestern in 1922. Mr. Winson started in 1934, also in the Greensburg agency. The agency has prospered, but because of his health, Mr. Koop has found it necessary to retire from general agency activity. He expects, however, to continue personal production. Mr. Winson will also relinquish his organization duties in order to devote full time to personal production.

### Takes on Life Company

MacGibeny - Wilkerson - Grupe, Inc., Chicago, has joined Continental Assurance as a district agency, through Life Associates, Inc., general agents, and thus joins the ranks of major fire and casualty agencies which have added life insurance to round out their facilities.

### Kennedy Returns to Field

Jerry B. Kennedy, agency supervisor for Minnesota Mutual Life, is returning to the field as supervisory assistant in the George R. Hammerlein agency, Cincinnati.

Mr. Kennedy joined Minnesota Mutual in 1948, training new agency personnel. He served in the navy and received the Distinguished Flying Cross and Air Medal. He formerly was with Penn Mutual at St. Paul.

### To Build Alaska Unit

James A. Power has been named assistant manager of Mutual Life's Seattle agency, with headquarters at Anchorage, Alaska. He is the first representative to be appointed in Alaska. He joined the Seattle agency in 1947. He had been with the maritime service and was for a time with the Alaska Steamship Co. as a purser.

### Afro-Amer. Opens in Mobile

Afro-American Life, which has built a substantial industrial debit in Birmingham since entering the territory in May, has opened a new district office in Mobile for industrial life and ordinary. John D. Carter, former assistant manager at Ft. Pierce and Orlando, is manager.

### American H. & L. Promotes Two

Densel Dean, Amarillo, has been promoted to district manager of American Hospital & Life and will include in his territory the Lubbock, Tex., agency, of which James Martin is manager. Max Derden, Corpus Christi, has been promoted to district manager and will have the Rio Grande Valley under his supervision.

### Slane to Be Sole G. A. of Lincoln Nat'l at Portland

Charles L. Slane will assume sole direction of Lincoln National's Portland, Ore., agency Nov. 1. He has been associated with A. E. Mayer in the management of the Mayer - Slane agency since May 1, and the change will complete plans begun last year when Mr. Mayer announced his desire to give up all managerial responsibilities to concentrate on personal production. He will continue with the agency.



C. L. Slane

Mr. Slane joined Lincoln National in 1939 in the Philippines. He was manager of the life department of Davies agency there from 1941 to 1947 except for navy service. He transferred to Corvallis, Ore., as a Lincoln National agent. He had been in life insurance work in Shanghai for several years before moving to the Philippines.

Mr. Mayer joined Lincoln National Life in 1944 as Portland general agent after 15 years in life insurance sales work. He started in life insurance in Oklahoma in 1928.

### Trees Is Brokerage Manager

The northern California office of Great-West Life has appointed George L. Trees as brokerage manager. He was formerly an agent with Mutual Benefit Life at Oakland.

Roy Mulhollen, cashier of Reliance Life at Johnstown, Pa., for 23 years, has had to retire because of ill health. Mrs. Leona Smith Howard succeeds him. Mr. Mulhollen suffered a heart attack recently and he is now in the veterans hospital at Aspinwall, Pa. Mrs. Howard has been with the agency since 1923.

## THIS Option Means Something

When a man buys Term insurance as an option on the permanent protection he can't afford now, he wants the best such option his money can buy.

That's why Occidental's 5 and 10-Year Renewable and Convertible Term renews as often as necessary up to insurance age 64 and converts at any time right up to insurance age 65 — without another medical.

**occidental life**  
**INSURANCE COMPANY**  
**of California**

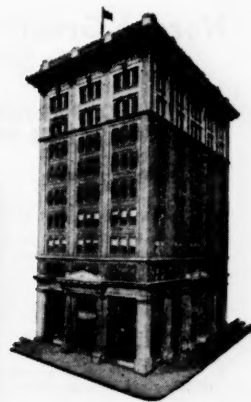
V. H. JENKINS, Senior Vice President

"We pay agents lifetime renewals — they last as long as you do"

50<sup>th.</sup> year  
of service

**ATLANTIC LIFE**  
**INSURANCE COMPANY**

Richmond, Virginia



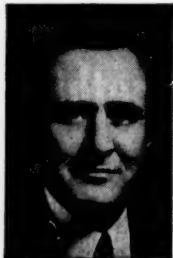
*A* **Progressive**  
**Agency Minded Company**

## SALES MEETS

### State Mutual Holds G.A.s' Conference

State Mutual Life held a general agents' management conference this week at its home office. Agency building, recruiting, indoctrination and training of new men, sales techniques and agency morale ruled among the topics discussed, with emphasis on full-time organization.

Robert H. Denny, vice-president and superintendent of agencies, presided, being assisted by his associates in the agency department.



R. H. Denny

### State Farm Holds Regional at San Jose

A number of talks, presentation of awards, a panel on multiple line insurance and a banquet marked the two-day regional convention of the State Farm companies at San Jose, Cal.

Speakers the first morning included S. G. Denner, associate state director for California; Hans Lie, Mountain View, who gave the invocation; A. M. Stanley, California state director, who led the memorial services; J. H. Miller, Berkeley, vice-president of State Farm Life, who represented the California chapter of the Society of Bell Ringers; Claude S. Beatty, Pacific Coast manager of "Saturday Evening Post," and D. V. Flippo, agency supervisor at Berkeley, who presented awards.

Following talks by G. J. Bockrath, California state office manager, and John D. McClurg, district manager at Berkeley, there was a "multiline" panel that afternoon with John Costa, Pittsburgh, Cal.; G. E. Long, Tule Lake; F. N. Irwin, Sacramento; W. J. Manley, San Diego, and A. F. Isensee, Vallejo, as participants.

Frank W. Bland, Pacific Coast manager of THE NATIONAL UNDERWRITER, was the closing speaker.

Following a chuck wagon breakfast the next morning, Mr. Flippo called the meeting to order, speakers being Leo W. Collar, San Francisco, who gave the in-

vocation; D. C. Hill, district manager, Vallejo; B. R. Johnson, Berkeley; M. P. Goelzer, Berkeley, vice-president State Farm Mutual; R. P. Mecherle, president Farm Mutual; Mr. Danner; Orland Ford, district manager at Long Beach; M. A. McBride, Long Beach, President Adlai H. Rust of State Farm Life; and Mr. Stanley.

### Eliminates Lake Cruise

Instead of opening with a Great Lakes cruise, as reported in last week's issue, plans for the 70th anniversary meeting of Minnesota Mutual Life next year have been changed to open the conference at St. Paul Aug. 31 and continue through Sept. 2, when those qualified will be taken on a trip to Banff in Canada.

### Adams, Barnes Tour

President Claris Adams and Vice-president Frank L. Barnes of Ohio State Life have just completed a series of agency meetings at Toledo, Cleveland, Pittsburgh, Akron and Marion. The company is preparing for its annual agency convention at Columbus in January.

## COMPANIES

### Pan-Amer. Assets Now \$100 Million

NEW ORLEANS—Pan-American Life now has assets totaling more than \$100 million dollars. Total paid-for business for the first nine months of 1949 is 36% ahead. Insurance in force is \$382,000,000.

The company was founded in 1912, and three of its founders, President Crawford H. Ellis; Executive vice-president Edward G. Simmons and Vice-president and Medical Director Dr. Marion Souchon are still at the helm.

### Reliance Introduces New Simplified Program Plan

Qualified Reliance Life agents are now being specially trained and helped with programming through a system introduced by Jack E. Rawles, director of training. It includes a training manual, introduction cards, a colorful visual demonstrator, information blanks, presentation charts, presentation folders and settlement option information.

Called "programmed protection service," it is designed to overcome much

of the overwhelming detail concerning programming by organizing it into definite steps and by furnishing ready references that shortcut clerical work. A qualified agent, after proper training, can work out a programmed plan with the use of this material and have it ready for presentation within two hours.

The visual demonstrator commits the prospect to minimum needs as each is discussed. Each commitment is recorded on an information blank at the back of the book automatically as each problem is discussed. Thus, all minimum commitments are obtained before the prospect sees the confidential information blank.

A simplified work chart method is used to help the agent build a program based on the information obtained in the interview. All essential material for building the program is included in the service and usually it is unnecessary for the agent to pick up the prospect's policies until necessary changes in them must be made. The entire service has been field-tested effectively.

The service was presented by colored slides by Mr. Rawles at the four recent regional conventions.

### Eliminates Premium Receipts

North American Life of Toronto has adopted a collection system that virtually eliminates premium receipts. Receipts will still be issued for cash payments, for every first premium payment, and where a receipt is specifically requested.

### Form Multiple Line Insurer

Interests connected with Citizens National Life of Indianapolis have formed a multiple line insurer, Citizens National Casualty. Its capital will be \$208,100 and contributed surplus is to be \$416,200 to be produced through sale of \$1 par value stock at three times par.

Operations will be confined to automobile and A. & H. in Indiana. The officers and directors are those of the life company, including John Wilkins, president; Joseph E. O'Daniel, vice-president, and Harlan B. Livengood, secretary-treasurer.

### Mutual Life Lists Leaders

Gordon Coryell, San Francisco, led Mutual Life in September. Charles Monteith, Philadelphia, was runner-up. Philip C. Tennant, Jr., Washington, D. C., led in paid applications. Runner-up was Nicholas Albotins, New York City.

### Moves Indianapolis Agencies

Indianapolis Life is transferring Monday all its Indianapolis agencies to larger quarters in its new city agency building, adjacent to the home office. Ample parking space is available next to the building. The formal opening will be Nov. 17, when open house will be held from 10 a.m. to 5:30 p.m.

## MANAGERS

### LIAMA Alumni Hold 2-Day Meet

The program for the two day management conference of the Atlantic Alumni Assn. of L.I.A.M.A. at Rye, N. Y., Oct. 27-27 included an array of outstanding speakers.

At the opening session George P. Shoemaker, Provident Mutual, New York City, presided. Speakers were Harold Smyth, National Life of Vermont, Hartford, association president; Charles J. Zimmerman, associate managing director L.I.A.M.A.; L. S. Morrison, research consultant, L.I.A.M.A.; and Kenneth C. Foster, Prudential. Cocktails followed.

Arthur V. Youngman, Mutual Benefit Life, New York City, presided the second

day. Speakers included S. Rains Wallace, research director L.I.A.M.A. and a panel with the following participants: Herbert W. Florer, Aetna Life, Boston; Charles J. Buesing, Mutual Life of New York, New York City; W. Eugene Hays, New England Mutual, Boston; James A. Mullin, John Hancock, New York City; and Ralph Rice, Prudential, Philadelphia.

Concluding the program were L.I.A.M.A.'s managing director John Marshall, Holcombe and Lewis W. S. Chapman.

### Los Angeles Supervisors Discuss Use of Phone

Use of the telephone was the topic of the meeting of Life Supervisors Assn. of Los Angeles.

Charles Ganster of the E. A. Ellis agency of Pacific Mutual Life, and Edward Waters of the Hays & Bradstreet agency of New England Mutual Life, were speakers.

Mr. Ganster said that he depends on the law of averages; that he never is troubled with where to go next; that the telephone gets the new man started fast. He said a new man must get a list of 500 names before he goes into the field, and must send a letter to each prospect asking for an appointment. He then phones and gives the prospect an alternative. The use of the phone is to get appointments, he declared, and the agent should rely on his salesmanship later. He said that in using the phone the agent should be relaxed, not talk fast or slow, adapt himself to the personality of the prospect, use a conversational tone, be earnest, have good pronunciation; vary the pitch of voice, emphasize key words, avoid whispers, match the tone of the person to whom he is talking and keep a definite record of his calls.

Mr. Waters urged positive thinking, personal organization and training courses in order to make use of the phone successfully. He said that a new man must spend 1½ hours in the office in the morning on the phone and get appointments. He urged that the agent create a program for phoning. He said that his agency has taken on seven men who have written \$715,000 by use of the phone system.

### Hear Talk on OASI

Joseph J. McCain, manager of social security administration at Oklahoma City, spoke before a life insurance class at Oklahoma City University on various phases of the O.A.S.I. system.

## WANT ADS

### HOME OFFICE UNDERWRITER

One of the fastest growing insurance companies in the East seeks an experienced life underwriter for executive duties in the Home Office Underwriting Dept. Excellent opportunity for a man who has outgrown his present position and seeks greater responsibilities and earnings commensurate with his abilities. Age 35 to 45. Reply fully, giving complete background and qualifications. Our employees know of this advertisement. Address W-37, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

### SENIOR IBM — PROCEDURE WRITER

One of the largest progressive midwestern insurance firms offers an opportunity for a man under 40 with managerial ability and knowledge of ALL IBM MACHINES. Prefer a college graduate who has thorough knowledge of insurance business. Give complete personal, educational, and work histories. All replies confidential. Address W-19, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

### Horace Greeley's "Go West Young Man" Is Still Good Advice.

#### A REAL OPPORTUNITY FOR WELL-TRAINED YOUNG LIFE INSURANCE MEN IS NOW OPEN FOR YOU IN THE WEST

We are a progressive Colorado Life Insurance Company with multiple line affiliations, and we want 10 District Managers in Colorado and New Mexico.

These Managers will be paid definite salaries ranging from \$1500.00 to \$4000.00 annually, based on business now in force in the respective territories. They will also receive full commissions on personal production and an overriding commission on the production of their agents.

No shortage of prospects ever exists because all lines are available, including Ordinary, Industrial, Intermediate, Group and Credit Life Insurance; the same classifications of Accident and Health and Hospitalization, and in addition, Fire, Casualty, Marine and Hail.

If you can qualify, you will have a man-sized job with large income possibilities right from the start.

Only applicants between ages 24 and 36 will be considered. You must have good basic education and life insurance training (we will teach you the other lines). Years of experience are not necessary. One to three years are sufficient and preferable.

We are seeking young men now working under uncertain commission contracts, who desire to earn, immediately, from \$5000.00 to \$15,000.00 a year and are willing to work for it.

Only letters or applications giving full details of company connections, earnings, education and experience, age and marital status, will be considered. All replies will be held in strict confidence. A frank statement of your personal financial condition will be helpful, but is not required at this time. Address V-96, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

### Ill. Assn. Votes Size Representation

(CONTINUED FROM PAGE 9)

are hesitant about advising the wealthier people to buy the amounts of life insurance which they can afford and need.

To Mrs. Hoffman the determining point of the interview is where she asks her prospect how much a month he or she can put aside for life insurance. She always pauses and says not a word at this time, letting the prospect figure it out for himself.

Mrs. Hoffman said that she reads extensively in the Diamond Life Bulletins and other publications, making sure that she has in her repertoire a number of actual case histories.

Richard E. Imig, newly appointed director of association development of the National Assn. of Life Underwriters, complimented the Illinois association for being in as good shape as any association in the country insofar as its membership is concerned. He described the unanimity between trustees and headquarters staff of N.A.L.U. as being at its highest point.

Mr. Imig reported as of earlier in the week, the membership of the National association stood at 50,361 as compared to 47,470 on June 30. He appeared in the place of President Benson of N.A.L.U., who had spoken the night before, but who had to catch a train shortly after his speech to keep up with a tight schedule for the next fortnight which would take him to the west and the Pacific Coast.

Edward C. Steinsberger, district manager for Prudential at Vincennes, Ind., delivered an inspirational message of needs which he based on three biblical quotations. His sincerity and fire, and the deep insight and interest in the humanics of life insurance selling, are impossible to recapture on paper, but he delivered the same sort of extemporaneous message with which he has inspired agents on other occasions.

Another out-of-state speaker was H. Gray Hutchison, Penn Mutual agent at Maryville, Tenn. His talk is treated extensively elsewhere in this issue.

### Finds Downtrend in Applications

(CONTINUED FROM PAGE 1)

of pensions provided has narrowed our market.

"This point may very well be a fundamental cause of the decrease in number of applications," he said. "But we would also expect it to bring about a decrease in the average size application, which is not the case. Pension plans may well have a more serious influence than group insurance.

"Since the war, pension plans have grown in number and in benefits. Many established pension plans have been revised upward to meet increased living costs, increased earnings, increased demands for more adequate pensions and increased recognition of our social responsibility to provide higher pensions."

He also cited the growth of other forms of so-called welfare insurance; the growth of the professional concept, the down-the-nose attitude toward package selling and the weakening of two-fisted salesmanship which may have taken place during the long period of a sellers' market; and the effect NSLI has had in raising the concept among service veterans of what constitutes an adequate amount of insurance.

"While there are many clues to these important trends, it is expedient that companies know what influences are at work in their own operations to bring about such trends," Mr. Zimmerman advised.

Some 165 articles were entered in a knitting and crocheting contest among employees of Mutual Life. Miss Florence Shannon was contest chairman.

### Nine Months Figures Given for Northwestern Mutual

Northwestern Mutual's operations for the first three quarters showed a 6% decline in volume, although sales are 88% ahead of 1941. Insurance in force is close to \$6 billion. Sales for nine months total \$305,889,000, plus reinstatements and dividend purchases of \$18,800,000, and annuities of \$1,892,000. The Jamison & Phelps agency, Chicago, leads for the year to date, with the Mage agency, Los Angeles, leading for the last two months.

Assets exceed \$2½ billion, up \$143 million in the past 12 months.

Income for the nine months was \$253,213,000, major items being \$159,260,000 in premiums and \$55,500,000 in investment earnings. Disbursements of \$147,089,000 included \$3,321,000 taxes; \$26,844,000 dividends, and \$45,240,000 on 10,708 death claims. Total payments to policyholders and beneficiaries were \$96,979,000 with an additional \$25,277,000 disbursements from funds left under income taxes.

### Life of Georgia Fills Posts

T. A. Folger is now manager of the Blytheville, Ark., district of Life of Georgia and G. K. Renshaw is manager at Grenada, Miss.

Mr. Folger joined Life of Georgia at Mobile in 1945, then served as staff manager in West Memphis, Ark. Mr. Renshaw has been with the company since 1942 and was a staff manager in Tupelo, Miss.

Other appointments include J. R. St. Mary, manager at Owensboro, Ky.; J. B. Purvis, manager at Hattiesburg, Miss.; H. R. Bramblett, Gainesville, Ga.; P. W. Bethea, Jr., Forrest City, Ark.; and D. O. Upton, Phoenix City, Ala., to staff manager.

### Buell Goes to Plattsburg

MONTPELIER, VT. — Hector J. Buell, Malone, N. Y., has joined H. J. Terwilliger agency of National Life of Vermont at Plattsburg, N. Y., as associate general agent.

He has served National Life since 1938 except for four years in the signal corps. He attended Cornell University and then was an automobile sales manager in Malone for six years.

New York City Life Supervisors Assn. has set back the date of its November luncheon meeting to Nov. 9 because of election day. Speaker will be Solomon Huber, general agent of Mutual Benefit Life in New York City.

"There's LIFE in the BERKSHIRE!"

"You bet! The Berkshire's full line of Preferred Risk life lines—Double Protection, Preferred Ordinary Life, Graded Premium Life and Term to Age 65—at attractive premium rates—certainly give us the edge in the life insurance market today!"

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of any company we solicit  
your surplus business only.



## North American Reassurance Company

J. Howard Oden, President

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LIFE REINSURANCE EXCLUSIVELY

## FRATERNALS

Blodgett Heads  
Nat'l Mut. Benefit

R. L. Blodgett, Madison, has been chosen president of National Mutual Benefit, succeeding the late Stephen A. Oscar.

Mr. Blodgett went with the National Mutual Benefit in 1912 and has served as secretary since 1942. He is an alumnus of University of Wisconsin.

Marcus J. Schwab, assistant secretary, was promoted to secretary. D. H. Chandler was advanced from assistant treasurer to treasurer. Howard J. Lowry, Chicago, former treasurer, was named a director and R. W. McCracken, Union Grove, was named to the advisory committee as successor to the late Theodore Dilling, Fond du Lac.

## Napier Elected in Missouri

ST. LOUIS—State Senator Napier, Royal League, St. Louis, has been elected president of the Missouri Fraternal Congress. He succeeds R. E. Sigman of Jefferson City.

Miss Anna Kampmann of St. Louis, Catholic Knights of America, was elected first vice-president. Mrs. Jennie Stitts, Degree of Honor, was elected secretary; D. J. Kelley, Protected Home Circle, treasurer, all of St. Louis. Paul J. Harris, Jefferson City, Modern Woodmen of America, is second vice-president, and Mrs. Etta Richmond, Supreme Forest Woodmen Circle, is third vice-president.

## RECORDS

Connecticut Mutual for the first three quarters, showed a 2.4% increase, with total production of \$156,577,793. September showed a 7.6% increase.

Business of Bankers Life of Iowa totaled \$10,465,729 for September, \$9,873,229 being ordinary. For the first nine months new business totaled \$108,711,175, of which \$89,254,493 was ordinary, as against \$90,762,666 ordinary for the same 1948 period.

Peoples Life of Texas, incorporated in 1948, has introduced a "triple pay increasing benefit" policy in its intermediate department for family groups.

## INCREASE YOUR INCOME

You make more money selling when you represent a society that has a complete line of modern life insurance contracts.

Life insurance contracts that provide PROTECTION to take care of every need—INCOME for the assured—PROTECTION FOR DEPENDENTS—EDUCATION of children—MORTGAGE payment—ACCIDENT protection—SALARY replacement, help increase sales.

Rates and Reserves based on the latest and most modern C.S.O. mortality table and 2½% interest assumption.

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Legal Reserve Fraternal Life Insurance

Total 1948 expenditures for benevolent work by local lodges and Fellowship Associations exceeded \$31,000.

## THE WOMAN'S BENEFIT ASSOCIATION

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Agnes E. Koob Frances D. Partridge  
Supreme President Supreme Secretary

Port Huron, Michigan

## NEWS OF LIFE ASSOCIATIONS

6 Keys to Success  
Listed by Palmer

CINCINNATI—Six attributes for success were given by H. Bruce Palmer,

vice-president and superintendent of agencies of Mutual Benefit Life, in his address to the Cincinnati association. They are: Imagination harnessed to a practical plan and carried through to a conclusion; ability to get along with other people, or tolerance; sense of humor; ability to speak in public; control of oneself

by intelligence rather than feelings, and doing the little things right. "Let life challenge you and be prompt in your reply," he advised.

The 150,000 life insurance men as constructive planners are unique, he said. They maintain the community as a citadel of strength. He urged every agent to contribute one hour to betterment of the community.

The basic concept of life insurance selling is one of preaching optimism, Mr. Palmer stated.

## New Officials Introduced

R. D. Ross, manager of Great-West Life, president, introduced members of his official family for the coming year. W. A. Sullivan, manager of Metropolitan, presented the L.U.T.C. certificates to those completing the course. A. P. Barringer, ordinary manager of Prudential, president of the C.L.U. chapter, welcomed new C.L.U.s. W. F. Hanselman, vice-president and superintendent of agencies of Union Central, introduced Mr. Palmer. Mr. Palmer paid tribute to the contribution of J. S. Drewry, Cincinnati general agent of Mutual Benefit, to the philosophy of life insurance.

Acting for H. S. Stout, general agent of John Hancock, Dayton, donor of the H. A. Stout membership trophy awarded by the Ohio association. Mr. Ross presented the trophy to B. S. Taylor, New England Mutual, immediate past president, on behalf of the Cincinnati association. Mr. Ross announced that W. J. Mack, general agent of Northwestern Mutual, and A. L. Bondi, manager of Metropolitan, would continue to serve as membership co-chairmen, their efforts having been responsible for the trophy being won by Cincinnati.

Peterson Tells Lexington  
Assn. Estate Planning Need

C. L. Peterson, vice-president and general counsel of Ohio State Life, addressed Lexington (Ky.) Life Underwriters Assn. with members of the bar as guests. He said the members of a business usually desire that upon the death of a member his heirs will receive the fair value of his share and that the surviving members will own the entire business. To accomplish this, the estate plan of every business member should provide for disposition of his business interest to the surviving business members at a fair value to his heirs. As a vital part of such an estate plan, business life insurance is needed to provide quickly available funds to carry out the plan.

Such an estate plan, Mr. Peterson said, plus life insurance to carry it into effect, will do two things. It will avoid or minimize losses arising from forced sales of assets to pay debts, last expenses and taxes of the deceased partner, and it will assure the surviving members

of complete ownership of the business without outside interference. The life insurance writer is operating within his proper sphere, and performing a needed duty, when he advocates estate planning and the amount of life insurance needed to carry out that planning. However, he should never attempt to enter the lawyer's field of draftsmanship in the creation of instruments needed to carry out the estate planning.

Association Chief Appoints  
New Iowa Committee

DES MOINES — President A. N. Caines of Waterloo has announced committee chairmen for Iowa State Assn. of Life Underwriters, setting up a new committee on dues and services as recommended at the last annual meeting.

Named as chairman of the new committee is Will H. Zaiser, Prudential, Des Moines, vice-president of the state association. Some of the matters to be handled by the committee include formation of an Iowa general agents and managers association, hiring of a public relations expert and a state executive secretary, and state finances.

When the special committee report was adopted at the state meeting it was suggested the committee might also prevent such a situation as arose last year when two members from Iowa were candidates for national trustee.

Other committee chairmen named are Vernon E. White, Northwestern Mutual, Cedar Rapids, membership; W. E. Markle, New York Life, Clarinda, conservation and national quality awards; Clair V. Grooms, Northwestern Mutual, Clinton, achievement awards; Ben G. Martens, Lutheran Mutual, Manson, education; T. J. Kieselbach, State Farm, Mason City, legislative; and Harold A. Miller, Mutual Life, Council Bluffs, nominations.

March 30 Through April 1  
Dates for Indiana Caravan

Dates for the caravan sales congress of Indiana Assn. of Life Underwriters were set as March 30-31 and April 1 at a meeting at Indianapolis of the caravan committee and officers of local associations throughout the state. The caravan will stage a one-day program in each of three centers, Evansville, Indianapolis and Fort Wayne.

The Indianapolis meeting was in charge of Lloyd Paulin, Prudential, Anderson, association president. Hastings Smith, New England Mutual, Indianapolis, announced the appointment of E. A. Crane, Northwestern Mutual, Indianapolis, and J. R. Townsend, Sr., Equitable of Iowa, Indianapolis, as co-chairmen of the program committee for the caravan, and R. W. Osler as publicity and promotion chairman.

Evansville, which staged its own sales congress annually, is replacing it with the state association's caravan. Registration fees for the 1950 caravan will be the same as those of last year.

## 450 at Atlanta Rally

ATLANTA—More than 450 attended the annual Atlanta sales congress. Speakers included W. J. Link, regional manager of Prudential, who cited the growth and population of the Atlanta area, and the greater incomes being received; and James R. Adams, regional

superintendent of agencies of American National in Birmingham, who spoke on methods of finding new markets.

W. V. Walker, vice-president of Life & Casualty, the dinner speaker, advocated mutual assistance among agents to cooperate in the promotion of life insurance.

Stress Insured Pensions,  
Benson Advises Badgers

Judd C. Benson, Union Central, president of National Assn. of Life Underwriters, told officers of Wisconsin state and local associations gathered as guests of the Milwaukee association that the new industry promotion committee of N.A.L.U. will have as its objective getting agents to stress the desirability of placing pension and other benefit programs under established life companies. Mr. Benson indicated that self-administered pension plans, such as those proposed by the unions in the current steel negotiations, give the employee no definite guarantee as to what his benefits will be, or that his benefits will be paid at all, he said.

## Engelsman at Brooklyn

Ralph G. Engelsman, general agent of Penn Mutual in New York City, spoke at the October meeting of the Brooklyn branch of the New York City Life Underwriters Assn. He urged the use of simplified selling techniques, particularly with younger men not yet ready for the program approach. They can be sold on a savings basis with particular emphasis on a cleanup fund and a minimum income until children have reached age 18.

He suggested selling a policy with a stopping point for older people. He referred to 20-pay or 30-pay policies which the prospect can use for retirement and visualize a period when he will be able to stop paying for his insurance. He concluded by conducting a question and answer forum on selling techniques.

John Cashmore, borough president of Brooklyn, was also a speaker. The meeting terminated with the showing of "For Some Must Watch," the Institute of Life Insurance film.

The Supervisors Club will have Hal Nutt, Northwestern Mutual, Chicago, as speaker at a luncheon, Nov. 10.

Pittsburgh—Glenn W. Isrig, Reliance Life, Cincinnati, was the speaker at the October meeting.

St. Louis—L. J. Cuchan, dean of the school of business and public administration of Washington University, spoke on "The Educational Challenge in the Insurance World" at a luncheon meeting Thursday. Those with new C.L.U. diplomas and L.U.T.C. certificates were honored.

Elmira, N. Y.—John A. Latosi of Buffalo, agency supervisor of the Equitable Life of Iowa, spoke Oct. 19. Howard E. Blair, Sr., delegate to the national convention, made a report.

Quincy, Ill.—Fred D. Cox, Sun Life of Canada, spoke on building prestige. He declared that the life insurance business needs men who are in it for life.

Lehigh Valley, Pa.—M. Albert Linton, president of Provident Mutual, discussed the effect of current happenings in the economic and social fields on the activities of agents and their fellow citizens.

Gary, Ind.—Powell Stamper, publicity manager of National Life & Accident, spoke to the Calumet association.

Syracuse, N. Y.—William H. Mitchell, supervisor for John Hancock at Albany,

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SHARON, PA.

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discussed "Pensions and Benefits Under Government Acts for Veterans of Both World Wars."

**Rochester, N. Y.**—Wilfrid E. Jones, director of publications of N.A.L.U., spoke at the October meeting.

**Arkansas Valley**—Raymond B. Horn, Security Mutual Life of Nebraska, Lamar, Colo., has been elected president. The association includes La Junta, Rocky Ford, Las Animas and Lamar, Colo. Mr. Horn recently reached \$1 million of personal business in force.

**Indianapolis**—Cornelius Scheid, New York Life, Cleveland, was the principal speaker at the Indianapolis Life Underwriters Assn. meeting. Edward A. Krueger, State Life of Indiana, former national treasurer of the American Society of C.L.U., presented C.L.U. diplomas.

**Elizabeth, N. J.**—William S. Weir, assistant director of advertising and publications of Prudential, spoke on "How National Advertising Affects You." The association authorized the purchase of the Institute of Life Insurance film, "For Some Must Watch."

**St. Louis**—Dean L. J. Buchan of the Washington University school of business and public administration spoke on the dangers of compulsory insurance measures as exemplified in social security and the proposals for national health insurance.

**Milwaukee**—Alfred Korbel, Central Life of Iowa, will conduct section I of the L.I.T.C. course beginning Nov. 7. George L. Grimm, New England Mutual, is chairman of the committee in charge.

**Flint, Mich.**—George Ryrie, Toronto, actuary of North American Life Assurance, spoke on "Insurance oddities." He cited some of the strange rulings, qualifications, conclusions and difficulties of insurance in its earlier days.

**New Bedford, Mass.**—Charles F. Bryson, regional supervisor John Hancock Mutual in northern New England, spoke on "Today's Opportunities."

**Salt Lake City**—Judd C. Benson, Union Central, Cincinnati, president of National Assn. of Life Underwriters, addressed a joint luncheon meeting of the state and local associations.

**La Porte, Ind.**—Wendell Dygert of Angola, Ind., spoke before the La Porte County association on "Service to the Community."

**Muskegon, Mich.**—H. N. Phillips, Sun Life, Detroit, a director of the Detroit association, talked on salary deduction coverage. He is co-author of a book on that subject.

**Battle Creek, Mich.**—Hampton H. Irwin, Detroit, Wayne university professor of insurance, talked on "Modern Sales Ideas from the Life Underwriters Training Course."

His talk inaugurated an L.U.T.C. course under direction of Elwin M. Reed. W. Lloyd Johnston is chairman of the committee in charge.

**Grand Rapids, Mich.**—Alden C. Palmer, R. & R. Service, addressed a joint dinner meeting with General Agents & Managers Assn. on "Partners for Life."

**Erie**—Winston Emerick, New England Mutual, Johnstown, Pa., N.A.L.U. trustee, spoke on "Effective Speech."

**Nashville**—Alvin T. Haley, Massachusetts Mutual Life, Greensboro, N. C., spoke on "The Boss and the Bum." There was an attendance of 200.

## Rename Chicago Law Firm

The insurance law firm of McKinney, Hough & Carlson of Chicago, has been dissolved and a partnership has been formed under the name of McKinney & Carlson. The partners are Hayes McKinney, C. Oscar Carlson, John H. Smalley and Jeffrey Shedd, and the offices are at 15 West Adams street.

## Opens Drive for Members

Philip B. Hobbs, manager Equitable Society, was the keynote speaker at the kickoff breakfast that launched the Chicago Life Underwriters Assn.'s annual membership drive. A well-organized group of workers is out to maintain the association's all-time record of 2,348 and reach a new goal of 2,600.

Freeman J. Wood, Lincoln National and Charles A. Chandler, Prudential, are co-chairmen. There are 10 division heads for the Loop area and 16 for outlying offices.

## Seeks Ban on Agents Advisory Groups

(CONTINUED FROM PAGE 3)

part of every individual connected with the company on any and all company problems," Mr. Hull states. "An example of this is the hour and 15 minute panel which was conducted at each of the recent regional meetings, at which time there were no speeches, but the floor was open for any suggestions or criticisms of any phase of the company's operation. These discussion periods, as you will recall, were not limited in any way as to the nature of the subjects which could be introduced at the meeting."

### NO ACTION REQUIRED

**NEW YORK**—Attorneys pointed out that the proceedings have not yet reached the stage where the companies would be required to take any action on their agents' advisory councils. Charges may be filed by any interested person. Those filed by Mrs. Patterson are being investigated by the NLRB in the New York area by Milton A. Shaham, an examiner in the regional office. He has been in contact with Equitable Society, Mutual Life, New York Life, and Prudential but is not expected to make a report for several weeks.

After his examination he may find that the charges have no merit and ask that they be withdrawn or suggest that they be dismissed. Or he can find that they contain merit and recommend that a complaint be issued. If so there will be a hearing by the examiner after which an intermediate report is submitted. Exceptions may be taken by both parties to the issue at numerous stages of the proceeding either within the scope of the NLRB, or through the courts. The charges at present are in the embryonic stage and may or may not develop significance. The other possibility is that of settlement, which was the result of Mrs. Patterson's charges involving the National Assn. of Life Underwriters.

Other NLRB offices are examining in the field charges relating to the companies accused.

## Would Examine Managers' Problems

(CONTINUED FROM PAGE 2)

pecting as well. Otherwise he felt his prestige as a general agent was lowered.

Many of those present expressed the opinion that joint sales work is essential for training of new men, but stressed that the experienced man should keep himself in the background as much as he can, let the new salesman handle the show and suggest rather than tell him what to do.

### THE SPOT VISIT

Mr. Hedges described a method of operation in which he drops around for surprise visits on his men and spends the day with them, calling on their clients with them. He said that several times he has considerably embarrassed his salesmen by finding that they had failed to do the all-important job of planning their day in advance.

Mr. North rose to say that he thought this type of activity defeated its own purpose. While it might serve as a check on those men who are being truant, still, joint interviewing with a salesman may endanger his prestige with his client.

Mr. Hedges allowed that this all depended on the man, if he took the visit in the real spirit, it offered a real opportunity to the agent to get some real help and taught him the importance of learning to plan. Mr. Hedges felt that

the general agent should be on personal contact terms with each of his agents who should expect to have him drop in and meet their clients and meet their families from time to time.

Mr. Hedges asked whether many of those present start men in towns foreign to them. The general consensus was that this is a highly satisfactory process. Many of those present said that they have started men in new towns since the war and that almost universally these men have been able to gain a toe-hold in a strange community.

Many of the managers furnish leads to their salesmen. Mr. Bierbaum reported that the national advertising of his company furnishes a great many local leads which are passed on to the salesmen.

Mr. Hedges recounted how his agency had grown dissatisfied with the caliber of female telephone receptionists who were bungling calls and passing out wrong information or no information at all to policyholders who called up seeking aid. They decided, consequently, to divide up the receptionist chores between the agents in the office. One day every two weeks each man gets his turn "on the floor," answering the telephone. This not only takes care of the job of receptionist, and furnishes ac-

curate information to customers, but it provides these men with numerous leads, Mr. Hedges said.

It was generally agreed that older men make more of orphan policies when they are assigned to them. Most of those present thought that orphan policies should not be given to new agents.

## Blalock Liberty Life Advertising Manager

John V. Blalock has been named advertising and public relations manager of Liberty Life.

Mr. Blalock was formerly with the Seaboard Air Line Railroad as special representative in the public relations department. Before entering the advertising and public relations field, he was in newspaper work, serving in various news and editorial positions. He is a graduate of Duke University.



J. V. Blalock

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RICHMOND • ATLANTA

## Atlantic Life Introduces Elective Annuity Policy

Atlantic Life has introduced an elective annuity policy, issued at ages 10 to 65 and designed to provide a monthly income of \$10 or more for life with 120 months certain upon any designated maturity age specified by the annuitant.

The annuitant may elect to discontinue the payment of premiums at the maturity age or on any contract anniversary prior to or subsequent to that age and leave the proceeds at interest, receive a life income, 120 or 240 months certain (minimum \$10 monthly), or joint and two-thirds to the survivor with 120 months certain (minimum \$15 monthly). Death benefit during the premium paying period equals the total annual premiums paid or the cash value if greater.

The joint and two-thirds to the survivor option, 120 months certain, has been added to current life contracts as option D.

Atlantic Life also has introduced a new conversion privilege which will appear automatically in family income coverages now being issued and may be added upon request to family income riders previously issued and outstanding.

## Asks Opinion in Race Case

MADISON — Attorney-general Fairchild of Wisconsin has filed a civil suit in the Dane county circuit court requesting an interpretation of the Wisconsin commissioner's action in refusing to have the state life fund issue a policy to a Negro on the ground that the state law does not permit charging extra premiums for substandard risks.

The action grew out of a suit filed recently in federal district court by James Rancher, Milwaukee Negro, to compel Commissioner Lange to issue a state fund policy to him.

Fairchild says that there is a question whether the insurance department is entirely correct in refusing to insure a Negro at standard rates and that the matter should be determined in court.

In the federal court action, Fairchild denied allegations that state officials had conspired to deprive Negroes of benefits of the state life insurance fund. It is expected that the federal court will await a decision of the county court on the scope of the state law.

## Actuaries Mark 15th Year

Middle Atlantic Actuarial Club celebrated its 15th anniversary at its annual meeting. President William Simpson, assistant actuary of Acacia presided.

E. M. McConney, president Bankers Life of Iowa and of the Society of Actuaries, spoke.

Stanford Z. Rothschild, president Sun Life of Baltimore, and the first club president, presented a paper.

Officers elected are: President, Thomas N. E. Greville, federal security agency, Washington; vice-president, Thomas Bowles, Jr., Bowles, Andrews & Towne, Richmond; secretary-treasurer, Helen R. Gibson, Monumental Life, Baltimore.

## Advisory Parley Slated

LOS ANGELES — Merchants & Manufacturers Assn. members met with Robert Walker, Pacific Mutual Life; J. M. Dandy, Occidental Life of California, and A. C. Everett, Prudential, to perfect plans for a conference Nov. 8-9 of life men and more than 500 Los Angeles manufacturers' representatives. The latter will be advised as to types of insurance available to them.

Marshall B. Dalton, president of Boston Manufacturers Mutual Fire, Boston, Mass., spoke at a meeting in Milwaukee of the Wisconsin alumni of Massachusetts Institute of Technology, explaining the institute's expansion plans. Philip N. Cristal, director railroad bond research of Northwestern Mutual Life, was chairman of the Milwaukee alumni committee in charge of the dinner.

## O. J. Arnold, J. A. Stevenson Memorials Adopted by LIA

Directors of Life Insurance Assn. of America adopted memorial resolutions to the late O. J. Arnold, chairman of the Northwestern National Life, and the late John A. Stevenson, president of Penn Mutual.

## Hofmann Heads Guardian Agency at Louisville

Harry J. Hofmann has been appointed manager at Louisville by Guardian Life. He has had 29 years of experience in life insurance in Louisville. He has completed a home office course on Guardian's sales methods.

## Nimitz Manager at Orange

E. O. Nimitz of Orange, Tex., has been appointed manager there for South Coast Life of Beaumont. He has been in both general and life insurance for several years.

## Yates to Be Speaker

John W. Yates, general agent, Massachusetts Mutual at Los Angeles, will speak at the Chicago Life Managers Assn. at a luncheon to be held Nov. 30.

## Dean Taylor Honored

Clarence B. Metzger, 2nd vice-president Equitable Society, was principal speaker at a testimonial luncheon in Buffalo at which Dean Taylor, Buffalo manager, was honored. He is being transferred to Rochester as manager, William E. Van Brunt, Jr., succeeds him.

## Cal.-Western Runs School

California-Western States Life has just concluded the first in a series of home office career schools for agents with six to nine months field experience. Sessions were conducted at the home office by Leland C. Tallman, director of education and training, and Mrs. Stella Gibbs, assistant director.

## H. E. Marsh Kokomo G. A.

Herschel E. Marsh has been appointed general agent at Kokomo, Ind., for Citizens National Life of Indianapolis.

Paul C. Buford, president of Shenandoah Life, was presented a pin in recognition of 10 years as head of the company. Malcolm Kerlin, of Washington, D. C., a trustee, made the presentation. In a second ceremony, a piano was presented to the company by the Shenandoah Life Employees' club, by William P. Scott, club president.

# OBSERVATIONS

## Nylon Yarn

With the availability of nylon shirts that can be washed out like a handkerchief and require no ironing, an insurance man who is on the road for his company much of the time has thought up a modest source of added income. His plan is to buy a nylon shirt so that his laundry charges henceforth will be pure gravy. He also feels that it would be helpful as a temperance measure, since he will have to remember to get back to his hotel room each night in time and in good enough shape to wash out his shirt instead of having that fatal extra beer.

## Contribute Questions, Too

All the current publicity about pension plans has resulted in a new headache for insurance managers of corporations. Employees have been deluged them with inquiries about their pension setups, particularly where the plan is contributory. These employees want to know that their contributions are being used to buy the most retirement benefit for the money. It is frequently quite a task to explain this in a convincing way, since few employees have any knowledge of the intricacies of insurance.

## Older Workers' Problems

A question which is expected to arise much more often in the future is "What will happen to the older unemployed worker after the widespread adoption of pension plans?" Because of the cost, both employers and unions are reluctant to have elderly persons join the working force. A complaining letter on the subject was recently published in a New York City newspaper.

## Named at Kingston, Tarentum

Prudential has appointed W. C. Crabtree as district manager at Kingston, N. Y., and Alexander McGillivray as manager at Tarentum, Pa.

Mr. Crabtree has been with Prudential since 1932. He has held various administrative positions in the company's sales and service divisions at the home office and for the past six months has been directing operations at Kingston.

Mr. McGillivray has been with Prudential since 1926 and for three years preceding his present assignment, directed district office operations at Fairmont, W. Va. He served previously as agent and as assistant district manager at Youngstown, Ohio.

Ernest J. Hahn, 74, Prudential manager at Buffalo, before his retirement 10 years ago, died at Buffalo.

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# *Congratulations to our* **46** **MILLION DOLLAR ROUND TABLE REPRESENTATIVES**

## **Qualifying — First Time**

Harlan Cavender, Seattle, Wash.  
Robert W. Ingram, Atlanta, Ga.  
Harry Pincus Jr., New Rochelle, N. Y.  
James N. Rawleigh, Hebron, Ill.

## **Qualifying and Repeating**

George F. Byron, Roslyn, N. Y.  
E. Leigh Jones, CLU, Huntington Woods, Mich.  
Morris Landwirth, Peoria, Ill.

## **Life Members**

Joseph J. Coburn, Grosse Pointe, Mich.  
R. U. Darby, Middletown, Md.  
Harry I. Davis, Atlanta, Ga.  
Henry G. Mosler, Los Angeles, Calif.  
A. Jack Nussbaum, Milwaukee, Wis.  
Ned G. Patrick, CLU, Omaha, Neb.  
C. Lamont Post, CLU, New York City  
Charles H. Schaaff, CLU, Rochester, N. Y.  
George H. Schumacher, Shaker Heights, O.  
Max Slater, Chestnut Hill, Mass.  
Caleb R. Smith, Asheville, N. C.  
Harry R. Van Cleve, CLU, Glendale, Calif.  
J. Hawley Wilson, CLU, Oklahoma City  
Alfred D. Whitaker, E. Providence, R. I.

## **Life and Qualifying — First Time**

John E. Bromley, CLU, Battle Creek, Mich.  
Dick Evans, Pasadena, Calif.  
George M. Galt, Pittsfield, Mass.  
Donald K. Kissinger, CLU, Decatur, Ill.  
Ralph E. Loewenberg, New York City  
James H. Smith Jr., Pacific Palisades, Calif.  
Barry B. Stephens, Los Angeles, Calif.

## **Life and Qualifying — Repeating**

Daniel Auslander, CLU, New York City  
Meyer L. Balser, Atlanta, Ga.  
Nathan S. Bienstock, Jackson Heights, N. Y.  
John E. Clayton, Short Hills, N. J.  
Russell W. Dozier, CLU, Oklahoma City  
Leopold V. Freudberg, CLU, Washington, D.C.  
Henry W. Hays, CLU, Rochester, N. Y.  
Royse W. Jackson, Detroit, Mich.  
Richard J. Katz, Rochester, N. Y.  
Charles G. Keehner, Oakland, Calif.  
David Marx Jr., Atlanta, Ga.  
Albert M. Palmer, Miami, Fla.  
Clarence E. Pejeau, CLU, Rocky River, Ohio  
Roderick Pirnie, Providence, R. I.  
Harold L. Regenstein, Bedford Village, N. Y.  
Geo. Paul Roberts, Elizabeth, W. Va.  
Lawrence E. Simon, New York City  
Wayne M. Trostle, Lakewood, Ohio

(Cities of residence given above)

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"Orchids" come close to expressing our feeling about our General Agencies and the General Agents who head them. We're perhaps a little extra proud for the reason that each of these men has come from within the ranks of our own organization.

So also do our "orchids" go to those between the lines of this distinguished list...the individual agents who make up these able organizations. Let this be a tribute to their mettle, their loyalty, their success—and their able service as citizens of their communities.

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